

living well



Spring 2010

Inside:

10 Ways to Live Well

Health Care Reform and You

Tools to Reach Your Wellness Goals



Health care reform and you – *what's ahead?*

Health care reform — ***The Patient Protection and Affordable Care Act*** — is now the law. Most of the changes included in the new law won't take effect for several years, but a few things will change later this year. This article explains what changes this year and what changes are further ahead.

In New York, Vermont and New Hampshire most of the major consumer reforms included in the bill like community rating, guaranteed issue and prohibitions on rescinding coverage due to illness, are already in place under existing state laws. That means less will change for you than for people living in other parts of the country where state insurance laws are different, because you already had these important consumer protections in place.

A few things will change for contracts with effective dates on or after September 23, 2010. If your plan contract is effective until December 31, 2010, then your benefits will **not** change until January 1, 2011. MVP Health Care is working to make sure your coverage complies with the new law:

- Lifetime dollar limits on essential health benefits will be eliminated (please note that the Federal government has not yet determined what benefits are considered essential).
- Children can stay on their parent's policies until age 26.
- Any limitations based on pre-existing conditions for children to age 19 will be eliminated.

MVP Health Care is committed to implementing the provisions of the health care reform law. A lot of work remains to be done to make these changes. The Federal government will be writing regulations based on the new law. State governments will be involved as well.

As we have more specific information about how your specific benefit plan may change, we will send you a letter that spells out the changes and tells you what, if anything, you need to do.



Looking ahead to 2014, there will be more ways for people to buy health insurance, including from your employer. Individuals who can't get insurance through their employer also will be able to buy health insurance through state-sponsored exchanges similar to the Massachusetts Health Care Connector. Subsidies will be available from the Federal government to help people who meet certain income requirements buy health insurance through the exchanges. There also will be penalties charged through income tax filings for people who don't buy health insurance.

For reliable, up-to-date information on health care reform, visit the Kaiser Family Foundation Web site at <http://healthreform.kff.org>

Take on life and live well



David W. Oliker
President and CEO

At MVP Health Care, we strive to have a positive impact on our members' health and wellness.

In this issue, check out the latest pharmacy changes, learn about the benefits of using an urgent care center and learn what a Personal Health Assessment means to you.

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 Member Services at **(888) MVP-MBRS (888-687-6277)** from 8 a.m. to 10 p.m. (Eastern Time) seven days a week. TTY users may call **(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*.



Wellness for everybody

Powerful tools

MVP Health Care wants to help all our members take on life and live well. That's why we offer amazing wellness features that can really make a difference when it comes to living healthier and having fun!

Online Wellness Tools and Activities

What are your goals for living well? MVP's online wellness tools and activities can help you set, track, and succeed at reaching the health improvement goals that are important to you.

- Improve your diet
- Manage stress
- Include more physical activity in your busy life
- Quit tobacco



Log on to the MVP Web site at www.mvphealthcare.com to:

- Complete an interactive Personal Health Assessment to get a customized report on your current health status.
- Take online health improvement classes to get you started on the road to better health.
- Track your progress online with quick and easy tools.
- Find information and ideas that will help you take care of yourself, and inspire you to make healthy changes.

Easy Access to Answers and Advice

24/7 Nurse Advice Line

Expert advice is just a phone call away, even on weekends, when you call our 24/7 Nurse Advice Line with any non-emergency questions. Talk with a registered nurse for:

- Help with a health problem in the middle of the night.
- Answers to your "what to do if" health questions.
- Guidance in preparing for doctor visits.
- Help finding information and resources about prevention and wellness, treatments, chronic conditions, and other health topics and concerns.

Call the nurse advice line phone number at **(888) 993-0125**, 24 hours a day, 7 days a week.



for reaching important goals

The ChooseHealthy™ Discount Network

Visit the MVP Web site at www.mvphealthcare.com and click the *ChooseHealthy* link for:

CHIROPRACTIC AND ACUPUNCTURE CARE, MASSAGE THERAPY, AND DIETETIC COUNSELING

Access to more than 20,000 credentialed providers who offer a 25 percent discount as part of the ChooseHealthy discount network.

FITNESS CLUBS AND EXERCISE CENTERS

Get "best pricing" on membership and a free trial offer at 15,000 facilities participating in the ChooseHealthy discount network.

PRODUCT STORE

Receive up to 40 percent off suggested manufacturer's retail pricing on vitamins, fitness gear, and more from the ChooseHealthy online store, including free shipping for most items.

TAKING ADVANTAGE OF THESE DISCOUNTS IS SIMPLE

Present your MVP member ID card (or print and present the discount/program certificate shown with a ChooseHealthy discount provider's listing online) and ask for the discount at any participating location. A complete list of member discounts is available on our Web site at www.mvphealthcare.com.



Personalized Support for Complex Health Issues

CARE MANAGEMENT PROGRAMS

Whether starting a family, looking to improve health habits, or facing complex or chronic conditions, our members can receive the compassionate support and expert assistance our Care Management programs offer. Working in partnership with doctors, our Care Management specialists can help you get the care you need, understand your full range of treatment options, and make the most of your benefits. We provide Care Management for:

- Acute Conditions
- Asthma
- Cancer
- Cardiac Conditions
- Depression
- Diabetes
- Kidney Dialysis Support
- Low Back Pain
- Maternity
- Mental Health*
- Prenatal Care
- Prenatal Care for High-risk Pregnancies
- Smoking Cessation
- Substance Abuse

For more information about MVP's free Care Management programs or to see if you qualify, call **(866) 942-7966**.

*Mental health and substance abuse benefit management is provided by ValueOptions®, Inc.



Exclusive Member Discounts from Chiropractors to Fitness Gear

MVP members enjoy savings on a wide range of health and wellness products and services that inform and inspire a healthy lifestyle. Some of our most popular discounts include:

NUTRITION & WEIGHT LOSS PROGRAMS

Including special offers from Jenny Craig® and Jazzercise®.

FUN ACTIVITIES FOR THE WHOLE FAMILY

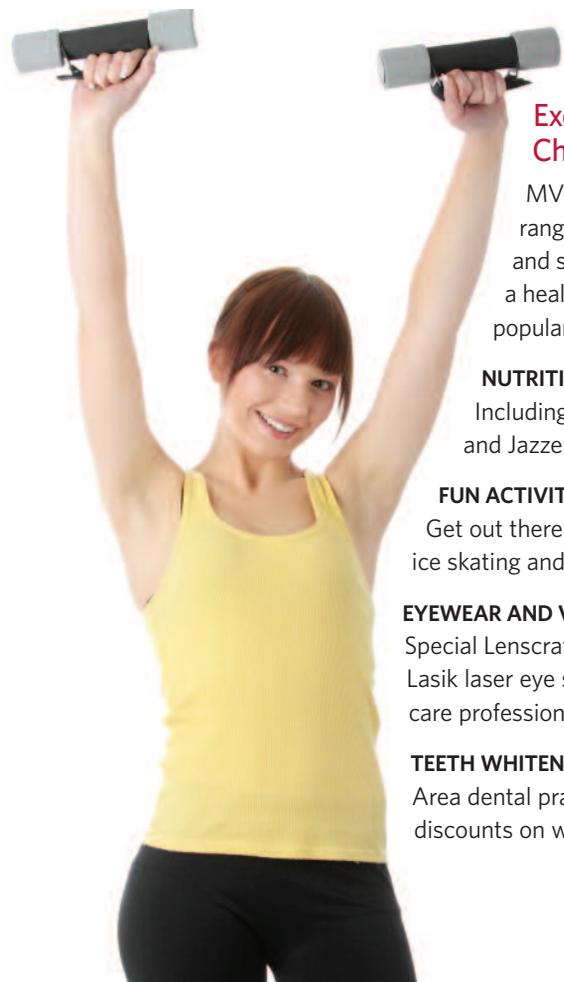
Get out there and be active with savings on boating, ice skating and more!

EYEWEAR AND VISION IMPROVEMENT

Special Lenscrafters® discounts and savings on Lasik laser eye surgery from participating health care professionals.

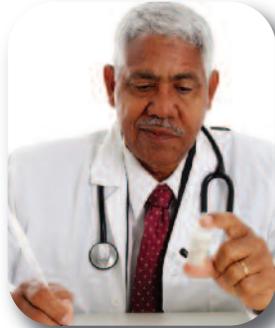
TEETH WHITENING

Area dental practices offer special smile-brightening discounts on whitening procedures.





Changes to our Drug Formulary and



Your physician is the person best suited to help you make decisions about prescription drugs. 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 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 treatment course. The plan may also require prior authorization for some covered drugs. If you need more information about policies regarding a specific drug, consult your physician or contact Member Services.

BELOW ARE THE LATEST ADDITIONS AND/OR CHANGES TO THE FORMULARY/TIER STATUS:

Formulary Generic, Tier 1:

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

apraclonidine	levonorgestrel
bicalutamide	malathion lotion
buprenorphine	nateglinide
clinda/benzoyl peroxide	perindopril
clonidine patch	sulfacetamide topical 10%
fexofenadine/pseudo	tacrolimus
ketorolac ophthalmic	tramadol ext-rel
lansoprazole	

Formulary, Tier 2:

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

Humira*†

Non-Formulary, Tier 3:

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

Acuvail*	Kuvan*	Sumavel DosePro* ^{QL}
Adcirca*†	Metozolv ODT*	Twynsta*
Bepreve*	Multaq*	Tyvaso*†
Colcrys*	Onglyza* ^D	Valturna*
Effient*	Onsolis*	Votrient*
Embeda*	Plan B One Step	Welchol Powder*
Extavia*†	Provigil ^{QL}	Zenpep*
Fanapt*	Sabril*†	Zipsor*
Fibricor*	Saphris*	
Intuniv*	Somatuline Depot*	

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

Aldara	Foltx	Prevacid*
Altace	Lupron 1mg*	Prograf
Benicar/HCT*	Myfortic	Pulmicort Respules
Casodex	Naftin	Soriatane/CK
Fluoroplex	Plan B	Starlix

The following drugs no longer require prior authorization:

Besivance	Lamictal XR	Savella
Cetraxal	Nucynta	Uloric
Edluar* ^{QL}	Nuvigil ^{QL}	Vectical
Gelnique	Rapaflo	Vimpat

The following drugs are covered under the medical benefit:

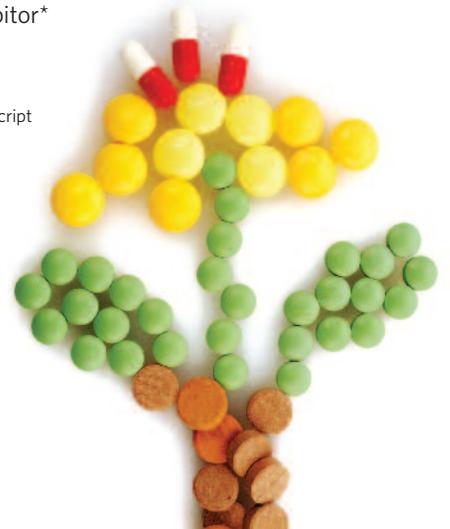
Agriflu	Firmagon	Nplate*
Arzerra*	Folotyn*	Prolastin-C*
Beriner†*	Ilaris*	Stelara*†
Cervarix	Invega Sustenna*	Vibativ*
Cinryze*	Ixempra*	Zyprexa Relpevv*
Dysport*	Kalbitor*	

*Requires prior authorization

†Must be obtained from CuraScript

^{QL}Quantity limits apply

^DDiabetic copayment



what they mean to you

Provigil and Nuvigil Changes

Provigil and Nuvigil are subject to quantity limits of 30 tablets per month. In addition, these medications are no longer covered for more than a 30-day supply at a time. They must be obtained at a retail pharmacy only. A prior authorization is required for MVP to cover more than 30 tablets per month.

Generic Prevacid is now available

Lansoprazole capsules (generic Prevacid) are now available and covered at the lowest tier on the MVP Formulary. Brand name Prevacid capsules (only) require prior authorization and when approved, is covered at Tier 3. All other Prevacid dosage forms do not require prior authorization and are covered at Tier 3. In addition to lansoprazole, omeprazole, and Nexium are also covered proton pump inhibitors.

Benicar and Benicar HCT Changes

Benicar and Benicar HCT require prior authorization and when approved, are covered at Tier 3. The generic forms of Cozaar and Hyzaar are expected to be on the market soon. When they become available, they will be covered at Tier 1. Step therapy as listed in MVP policy will still apply. Other formulary brand medications in this class include Avapro, Avalide, Diovan, and Diovan HCT.

Important facts about prescription drug abuse

DID YOU KNOW THAT

The **NUMBER** of Americans **ABUSING** prescription drugs is approaching **7 MILLION**

Only **MARIJUANA IS ABUSED MORE** than prescription drugs **BY YOUNG PEOPLE** between the ages of 12 to 17

PRESCRIPTION DRUG ABUSE is **NOW MORE COMMON** than the combined number of people who abuse cocaine, heroin, hallucinogens, Ecstasy, and inhalants.

People between the **AGES OF 18 AND 25** are **MOST LIKELY TO ABUSE PRESCRIPTION DRUGS**, although the young and elderly are not immune

OPIATES are the most **POPULAR DRUGS ABUSED** by adolescents

People who **ABUSE PRESCRIPTION DRUGS** obtain them in several ways including by **"DOCTOR SHOPPING,"** by **STEALING** them from pharmacies or directly from family members and **BUYING** them on the **INTERNET**

More information about this growing national health concern can be found online at www.drugabuse.gov/DrugPages/prescription.html





Patient-centered MEDICAL HOME

The **Patient-Centered Medical Home (PCMH)** is a team-based model of care from childhood through adulthood that is focused on maximizing the person's health.

PCMH is not another "home" like a nursing home but rather a team of health care professionals who work together to provide easy access to well-coordinated care with a whole person approach.

What does it mean for you?

The PCMH will provide better and more personal care to our members. MVP Health Care is currently involved in several Patient-Centered Medical Home pilot projects throughout our coverage area. The team of health professionals providing care is led by your personal health care provider, who manages and coordinates your care, including primary, specialty or lab, and imaging services. Your team can also help you with questions regarding insurance or medical costs. If you need to see another doctor, they can help you find the doctor who's right for you.

How do they do it?

Often your health professional team will use Electronic Health Records (EHRs) to coordinate your care so it's easier for you to receive treatment. You may even be able to receive care without visiting your doctor's office since many doctors will even communicate with you via e-mails or other electronic means.

The patient centered medical home is not just about getting care when you need it but also for getting timely care in order to prevent problems in the future. The team of health professionals will keep on top of any immunizations, screenings or other preventive services that you might need in order to keep you healthy and also send you reminders so that you can schedule your appointments.



MVP HEALTH CARE IS CURRENTLY INVOLVED WITH THE FOLLOWING PATIENT-CENTERED MEDICAL HOME PILOT PROJECTS:

1. The Adirondack Park Medical Home Pilot
2. The Vermont Blueprint
3. New Hampshire Multi-Stakeholder Pilot
4. Rochester Medical Home Pilot
5. Mid-Hudson Valley Medical Home Pilot
6. Syracuse/Onondaga County Medical Home Pilot

The NCQA - PHYSICIAN PRACTICE CONNECTIONS PATIENT CENTERED MEDICAL HOME (PPCCMH) recognizes physician practices functioning as medical homes by using systematic, patient-centered, and coordinated care management processes.

To find information on NCQA accreditation, perform a doctor search at www.mvphealthcare.com and look for the NCQA recognition icon to the right of the doctor's name.

MVP is committed to providing better access, quality, and coordinated care to its members in order to help them live healthy lives.



In the doctor's office Communication counts

Communication among your doctor, specialists, and other practitioners helps them provide more effective follow-up care for you and your family.



MEDICAL ERRORS ARE MUCH LESS LIKELY to occur when your doctors share information with each other about your medications, treatment plans, laboratory tests, and results from X-rays and scans.

MVP ANNUALLY REVIEWS MEDICAL RECORDS at physicians' offices to determine whether they are receiving communication from hospitals and other specialists.

The results of this review are available online at www.mvphealthcare.com. Click on *Members*, *Learn More*, and then *Continuity of Care*.

AS A RULE, YOUR DOCTOR KNOWS when you are being seen by a specialist, had a recent hospitalization, or underwent surgery and has received a copy of the results. However, this is not always so. Help keep your doctor in the loop by carrying his/her name and contact information in your purse or wallet. Ask your health care providers to send important information to your doctor.

When you are seeing more than one doctor, keep copies of the following and bring them with you:

- *A medication list*
- *A copy of your most recent physical exam*
- *Important tests or X-ray results*



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 our members receive from 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 (800) 777-4793, ext. 2602.

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 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

Beginning at age 12, MVP recommends routinely screening adolescents in the primary care setting for alcohol and substance abuse, risky behaviors and depression. 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 your teen's routine well visit since it 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!

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 physician regarding how often you should have checkups.

Find out more about adult preventive care guidelines and schedules by visiting www.mvphealthcare.com, click on Members, then click on Live Healthy at the top of the page, and then select Preventive Care.



Attention Deficit Hyperactivity Disorder (ADHD)

What is ADHD?

Attention deficit hyperactivity disorder (ADHD) is a condition that causes people to have problems paying attention and focusing on tasks. This common disorder starts in early childhood and may continue into adulthood. It can cause problems at home, school or work, and with relationships.

What causes ADHD?

The exact cause is unknown, but ADHD tends to run in families. The condition affects about 3 to 7 percent of all school-age children in the United States. Boys are diagnosed with ADHD more often than girls.

What should parents look for?

Symptoms of ADHD can range in severity and vary by age. School teachers may be the first to notice a problem because of the demands placed on students to sit still, pay attention,

listen, and follow rules. Teens may start to fall behind in schoolwork, especially if they face a major changes such as transferring to a new school or going away to college. Adults can also have undiagnosed and untreated ADHD.

You may notice some or all of the following signs:

- Your child is distracted easily and has problems focusing on tasks (inattentiveness)
- Your child is restless and fidgety, or cannot sit still (hyperactivity)
- Your child reacts more quickly, loudly, or with more anger than appropriate for a situation, or is more impatient than others (impulsivity)

Call your doctor if your child shows ADHD symptoms before age 7, or if your child shows ADHD signs that are causing problems at home or school.

How is ADHD diagnosed?

The first step is an evaluation by your child's doctor, including a thorough medical exam to rule out other things. Also evaluated is the child's behavior as reported by parents, teachers, and others who have regular contact with him or her.

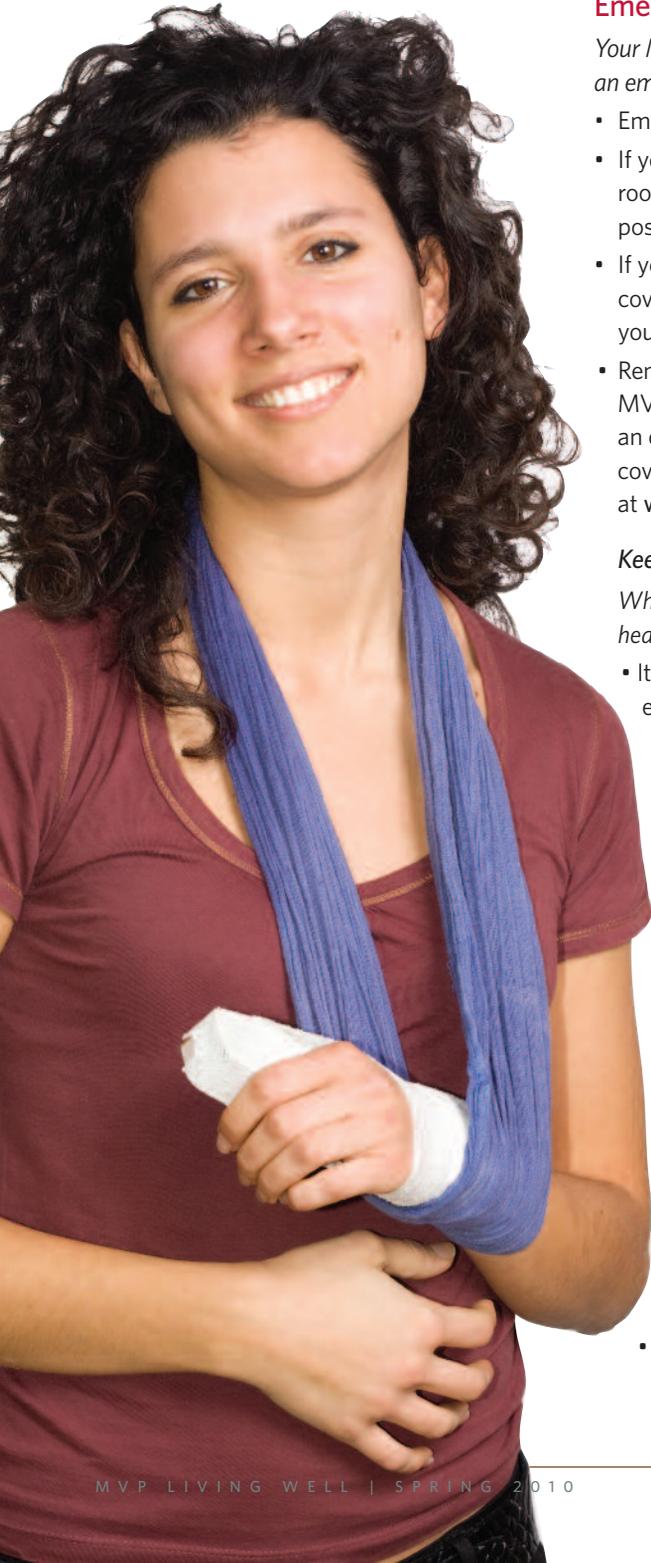
How is it treated?

Although ADHD is not curable, treatment with medicines and/or behavioral therapy can help control symptoms. Your child's doctor will work with you to develop a plan that is right for your child. If medication is prescribed, it is very important that your child be closely followed by a doctor after beginning treatment.

Learning about ADHD will help you better understand how to help your child. For more information, click on the *Members Home* page of MVP's Web site (www.mvphealthcare.com) and select the *Health Encyclopedia*.

Emergency and Urgent Care

Which is best for you?



Emergency Care

Your MVP Health Care Plan provides coverage for emergency care should you have an emergency medical condition, no matter where you are.

- Emergency care does not need to be pre-approved.
- If you are faced with a situation you think is an emergency, go to the emergency room right away. Follow up with your PCP within 48 hours (or as soon as reasonably possible) after receiving emergency care.
- If you go to the emergency room while outside our service area, your care will be covered until you no longer need emergency care. Any non-emergency treatment you receive will be considered an out-of-area service and benefits may be denied.
- Remember, you will only be covered for non-emergency care received from an MVP Health Care participating provider. (If your MVP Health Care health plan has an out-of-network benefit, services received from a non-participating provider will be covered). To search for doctors in our network, visit the MVP Health Care Web site at www.mvphealthcare.com.

Keep your PCP informed

When you receive emergency care, your PCP needs to be kept updated on your health status.

- It's very important that your PCP and the doctor who is providing you with emergency care share your information.
- Your PCP will need to participate in any necessary follow-up treatment (for example, if referrals are needed). MVP Health Care encourages you to call your PCP within 48 hours (or as soon as reasonably possible) after receiving emergency care.
- If you have questions, call Member Services at (888) MVP-MBRS (888-687-6277). TTY users may call (800) 662-1220.

Urgent Care

Many health care professionals report that a significant number of people in ER waiting rooms could be better and more quickly cared for in a doctor's office or an urgent care center. That is why an urgent care center may be a convenient, appropriate, and lower-cost option to emergency room care when your doctor is unavailable.

- Urgent care is not designed to treat sudden, serious health problems. Rather, urgent care is designed to treat minor illnesses or injuries such as sprains, strains, *minor* cuts or burns, or the flu.
- All members should follow up with their PCP within 48 hours after receiving urgent care.
- For a list of urgent care centers near you visit www.mvphealthcare.com or call Member Services at (888) MVP-MBRS (888-687-6277). TTY users may call (800) 662-1220.

Tools on the MVP Web site

for members seeking care in Vermont

One way to become a smart health care consumer is to be informed about the price of health care procedures, your copay amount, your treatment choices, and the quality of care doctors and hospitals provide.

Visit the MVP Health Care Web site at www.mvphealthcare.com and log in as a member. Once you've logged in, click the *Vermont Health Care Price & Quality* link to:

- look up pricing for health care services provided by doctors and hospitals in our Vermont health professionals network;
- review pricing for durable medical equipment (DME) and medical supplies from our Vermont vendors; and
- review and compare drug prices through Medco - MVP's pharmacy benefits manager.

These Web tools were developed as part of our commitment to help our members take charge of their health. They meet requirements described in Act 191 and the resulting Health Care Price and Quality Transparency Rule set forth by the State of Vermont's Department of Banking, Insurance, Securities and Health Care Administration (BISHCA).

Also online is a link to BISHCA reports that compare Vermont hospitals in areas such as quality, patient satisfaction, and the hospitals' financial health. On the Member home page, click on Hospital Patient Safety and scroll to the Hospital Report Cards link at the bottom of the page.

And when you search for a health care provider on our Web site, you can see quality information about Vermont physicians, based on the physician recognition programs of the National Committee for Quality Assurance (NCQA). MVP receives a monthly report from NCQA that lists all physicians who have received any of NCQA's five health care quality certifications. If a Vermont health care provider has earned one or more NCQA certifications, you will see "recognition seal" next to his or her name. You can click on the seal for an explanation of what it means.

To compare prescription drug prices, click the *Go to Medco Web site* link on the Member home page at www.mvphealthcare.com. For your convenience, Medco, our pharmacy benefits manager, offers this pricing feature and other pharmacy services on its Web site. MVP members looking for health care in Vermont can use these tools to become better informed about the price and quality of services. It's another way to "take on life and live well!"

VERMONT HEALTH CARE REFORM ACT BENEFIT CHANGE

The Vermont health care reform act of 2009 requires health insurance plans to provide coverage for oral chemotherapy that is at least as financially favorable as that provided for intravenous chemotherapy treatment.

This new mandate takes effect for plans issued or renewed on and after April 1, 2010. MVP will be making the necessary adjustments to its affected plan designs to ensure compliance with the law for our members who use this benefit.

10 ways to Live Well *this Spring*

- 1 JOIN AN EXERCISE PROGRAM.** Not only will you look better, more importantly you will feel better.
- 2 STIMULATE YOUR MIND MORE OFTEN.** Join a book club or create a reading list for yourself.
- 3 DO YOUR SPRING CLEANING.** Donate the useful stuff to a shelter, church, or Goodwill.
- 4 IMPROVE YOUR MOOD!** Think positive thoughts. Meditate.
- 5 FOCUS ON BETTER NUTRITION.** Your body will thank you!
- 6 CREATE A GARDEN.** It's great exercise for the body and spirit!
- 7 REDUCE STRESS.** Spend 30 minutes a day doing something you like.
- 8 GET YOUR BODY MOVING!** Find a local park where you can walk or jog or take a bike ride along a trail.
- 9 TAKE PHOTOS OF NATURE** while you hike, or action shots of kids playing. Use your photos to create scrapbooks.
- 10 SLEEP IS IMPORTANT!** Read a book or listen to soothing music before bedtime to help you relax.



For more ideas to help you live well, visit
www.mvphealthcare.com

Gear up *for Spring walking!*

The perfect cure for cabin fever is a brisk walk, inside or out! Whether you choose to hit the just-thawed pavement or the treadmill, all you really need is a good pair of shoes, a pedometer and a sunny outlook to get stepping in healthy new directions.

Choose the right shoes

Old, tired shoes don't help your feet or your attitude. Step out in a new pair of shoes designed for walking.

- The most important thing is to **MAKE SURE THE SHOE FITS PROPERLY**. Get your shoes properly fitted at a local sporting goods store.
- **CHOOSE** a comfortable, lightweight pair with **SHOCK ABSORBERS** in the heel and in the ball of the shoe.
- The **WIDEST PART** of the shoe, toward the front, should **BE FLEXIBLE**.
- The **BACK** of the shoe should be **SOFT AND CONTOURED** to help your foot roll forward.
- **BUY NEW SHOES OFTEN**. If you walk regularly, replace shoes every three to six months.



Wear a pedometer

KEEP TRACK of how many steps you take and aim for more steps each day – it's an easy, instant fitness program!



Pedometers are **SIMPLE AND FUN TO USE**. The biggest problem most people have is knowing how to wear it.

- Put on your pedometer in the morning and **WEAR IT ALL DAY** until it's time for bed (record your steps for the day when you take it off).
- **POSITION** your pedometer on the **WAISTBAND OF YOUR CLOTHING**, as close to the hipbone as possible, facing straight up and down and not tilted to the side.
- If you are unable to wear it on your waistband, it can be **WORN ON YOUR SHOE**.
- **DON'T KEEP** your pedometer in your **PANTS POCKET OR CLIPPED TO THE SIDE** pocket of your pants; it won't give you an accurate step count.

**For more ideas to help you live well,
visit www.mvphealthcare.com**

ANNUAL NOTICES

Important MVP Policies

Important information and updates are available on the MVP Web site.

MVP HMO and POS plan members can view or download our *2010 Annual Notices* from the MVP Web site (www.mvphealthcare.com). Go to the *Members Home* page, click on *Compliance* at the bottom of the screen, and select *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 Member Services at **(888) MVP-MBRS (888-687-6277)** to request a paper copy of these notices. TTY users may call **(800) 662-1220**.



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MVP KidPower uncovers the *fun* on Facebook® *KidPower*™

At MVP Health Care, we believe all kids have the power to make healthy decisions. That's why MVP KidPower was created.

MVP KidPower isn't only about eating right and exercising. It's also about building confidence, doing what's good for your body, balancing school, play, and fitness and listening to parents, teachers, and coaches.

But mostly, it's about having fun!

Visit our new Facebook page where you'll find all sorts of interactive activities.

Watch videos from our "KIDPOWER STARS" - top athletes like **OLYMPIC SOCCER CHAMPION ABBY WAMBACH** and **LACROSSE MASTER GARY GAIT**. Tune in for expert advice, learn some new techniques, and pick up a few healthy tips along the way! You can even learn about upcoming clinics and events near you.

Want to learn more about what's going in your area?

Just join us on Facebook! Become a KidPower fan and discover everything we're doing to help families get up, out, and active... while having fun doing it.

To find us on Facebook, visit
[MVPkidpower.com!](http://MVPkidpower.com)

