Univera Solutions — The complete solution you’ve been looking for!

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"Univera H healthcare listened when employers described what they needed in a benefit plan. They said they wanted comprehensive benefits, a choice of providers, predictable copayments and affordable premiums," said Mary Lee Campbell-Wisley, Chief Operating Officer with Univera Healthcare. They made it clear that flexibility was key and they had no interest in a "one size fits all" approach. And with that flexibility, they wanted a benefit plan that would be easy to administer.

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The "Healthy Choices" option within Univera Solutions is designed to meet the needs of singles or couples without children. "Family First" is catered towards the special requirements of a growing family. Both options provide a $300 allowance toward "lifestyle benefits" including health club memberships, Lasik eye surgery, massage therapy, teeth whitening, and toddler gym and swim programs. The benefit package an employee chooses will direct where their allowance can be used.

Univera Solutions package includes an eyewear benefit and a preventive dental benefit that provide more coverage than many other plans.

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Introducing discounts for "Lasik eye surgery"

Considering Lasik? Take advantage of our Lasik Surgery Discount Program available July 1, 2002

Univera Healthcare members simply contact a participating provider to take advantage of these great savings.

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Lifetime Health—a new name for Univera Health Centers

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To clarify, Univera H healthcare continues to be the name of the health plan that serves 186,000 members across Western New York. It is our six Buffalo area health centers that now operate under the Lifetime H. health "brand" name.

Lifetime Health

INSIDE FALL 2002

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On May 29, Arthur R. Goshin, M.D., president and CEO of Univera Healthcare, presented YMCA's past board chair Thomas W. Searles, a check as the 2002 Preventing Tobacco Use Sponsor for the 107th running of the Turkey Trot.

LaborHealth and Univera Healthcare are partnering to provide health insurance to 18 Western New York labor unions. Vicki Martino, executive director, LaborHealth (l) and Jennifer Ruberto, coordinator/auto accounts, (r) celebrate at a kick-off party back on May 29.

Infertility Mandate
You may be aware that a New York State mandate will go into effect September 1, 2002, that requires health plans to provide coverage for infertility services. Beginning with groups that have September renewal dates, benefits for select infertility services will be eligible for coverage.

This mandate requires coverage for diagnostic tests and procedures related to infertility. It also requires coverage for prescription drug therapy for the induction of pregnancy for contracts that provide coverage for prescriptions. Criteria such as age of member, length of membership, and contract type must be met. Members must be under the care of a physician for the diagnosis and treatment of infertility.

For specific information on how this mandate affects your group coverage, please contact us at 847-0881.

Q & A
Q: What are the responsibilities of the benefit administrator when a new employee is hired?
A: Benefit administrators responsibilities regarding new-hires include:
• Ensuring that the rules for eligibility of a new-hire are the same for all health coverage offered by the plan;
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**Tiered Medication Guide for 2003**

Univera Healthcare is committed to providing our members with affordable access to prescription drugs. One way we do this is by assuring that our Tiered Medication Guide reflects the latest in clinical developments, effectiveness, quality and value.

Our Pharmacy and Therapeutics (P&T) Committee regularly reviews the drugs on the Tiered Medication Guide. The P&T Committee is made up of practicing community physicians and clinical pharmacists. Its most recent evaluation has resulted in changing tier classifications for a number of drugs effective January 1, 2003.

“In the past year we have seen unprecedented changes in the pharmaceutical industry,” said Joel Owerbach, Pharm. D., Chief Pharmacy Officer of Univera Healthcare. “New generic drugs have been introduced to the market giving patients more alternatives to brand name drugs than ever before. Before the end of 2002 we will see drugs available over-the-counter that were previously available only with a prescription. These changes give our members many more options and opportunities to save on their out-of-pocket drug expense.”

Univera Healthcare, along with the P&T committee closely studied the changing market while developing the 2003 Tiered Medication Guide. “We worked hard to make sure that the 2003 Tiered Medication Guide accurately reflects the market, is clinically sound and provides our members cost saving opportunities within their prescription drug benefit,” said Owerbach.

One way for members to save money on their out-of-pocket prescription costs is through a new program Univera Healthcare is introducing for 2003. A preview of our Tiered Medication Guide will be available on our Web site in mid-September. You can access the guide at: www.univerahealthcare.com.

**Physicians, Univera join together in Healthy Partnerships**

Univera Healthcare has created an innovative program that actively engages community-based physicians in a process to improve patient care and increase value for every member. The program is called Healthy Partnerships and, in just over a year, it has set a new standard for collaboration and innovation between physicians and insurers.

While it’s common for health insurers to ask physicians from the community to serve on advisory panels, Healthy Partnerships takes this concept further. “The physicians who serve on our various committees don’t just offer advice, they are an integral part of the process Univera Healthcare uses to formulate its clinical policies, standards and protocols,” said Arthur R. Goshin, M.D., president and CEO of Univera Healthcare.

Dr. Goshin added, “The number of community-based physicians involved with Healthy Partnerships also distinguishes our initiative from those typically found at other health plans.”

More than 350 physicians participate in the program, representing every region and every medical specialty.

Healthy Partnerships include an Ambassador program that has the health plan’s medical directors visiting physician offices for one-on-one dialogue with providers. The medical directors also use these visits to gather feedback from office staff on how best to streamline administrative procedures and speed the flow of information between the practice and the health plan. Last year 400 visits were made to physician practices across the state.

There is a Web-based component to Healthy Partnerships. Draft policies and procedures are posted on a special section of the Univera Web site. This allows any physician affiliated with the plan to log-on, review draft text, and provide feedback before final policies are set.

The success of Healthy Partnerships shows that physicians and health plans don’t have to be adversaries, but rather can work together to share best-practices, improve patient care, and get the most value for every premium dollar.

**Spring 2002 Benefits Administrators Forum**

The Spring 2002 Benefits Administrators Forum was held on May 22 in Jamestown and on May 23 in Buffalo for employer groups to learn about the new and exciting programs available through Univera Healthcare.

Left to right, Patrick Murphy, senior account executive, Kathy Helal of the West Seneca Teachers Benefit Fund, Sue Dudziak of Amalgamated Transit Union and Dick Kumpf of the Ironworkers Union.

Tina Moore (l) of the Genesee County Chamber of Commerce with Christine Cawley (r), senior account executive.
Univera Healthcare presents 107th YMCA Turkey Trot

Now is the time to begin your walking or running regimen so you will be in shape for the 107th Annual YMCA Turkey Trot Race on Thanksgiving morning November 28.

Univera Healthcare is sponsoring the 5K (5 mile) race which is North America’s oldest consecutively run foot race— even older than the famed Boston Marathon.

The Turkey Trot began in 1896 with six entries. Last year more than 5,100 people registered for the event with more than 4,800 runners crossing the finish line and 8,000—10,000 spectators joining runners, volunteers and event organizers for post race festivities.

This year officials are looking forward to the largest race ever. The race begins at 9 a.m. at the Delaware Family YMCA in North Buffalo and ends in downtown Buffalo at the Buffalo convention center.

Proceeds raised through the Turkey Trot are used to provide financial assistance to children and families who otherwise would be unable to participate in programs and services at the Delaware Family YMCA. Turkey Trot funds also help to underwrite child care programs.

Walkers are welcome to join the race. Family teams with at least four members are also welcome and will be eligible for prizes in the family team category.

Get your running or walking shoes ready!

Ground-breaking collaboration expected to save $6.3 million in health care costs

Univera Healthcare is part of a pioneering collaboration among all the major hospitals and health insurance plans in Western New York that was launched last month. The first of its kind initiative is expected to save the area health care delivery system an estimated $6.3 million per year.

The initiative, called WNY eHealthNet, standardizes data sharing among member institutions and community physicians to streamline the processing of patient transactions and to bring the participating organizations into compliance with upcoming regulations of the Health Insurance Portability and Accountability Act (HIPAA).

HIPAA is a new set of federal regulations for all physician and provider offices that is set to take effect in April, 2003. WNY eHealthNet is an online community health information network established by a coalition of area health insurance plans and hospital providers— including Univera Healthcare, BlueCross & Blue Shield of Western New York, the Catholic Health System, Erie County Medical Center, Independent Health, Kaleida Health and Roswell Park Cancer Institute.

The network will begin by providing local physicians and providers with the ability to confirm, through one Web site, member eligibility and benefit information for all three local health insurance plans.

Previously, hospital-based and community physicians and other providers were required to contact each health plan individually by phone, or online, to confirm a patient’s health insurance and benefits.

The benefits include lower operating costs, development of common community-wide standards and creation of a community culture that values cooperation. WNY eHealthNet members are also able to send online real-time electronic transactions directly to each other through a shared electronic network that is already in place.

Community physicians will be invited to participate, at no charge, through a secure Web site.

An opportunity for members to save on prescriptions

One way for members to save money on their out-of-pocket prescription costs is through a new program Univera Healthcare is introducing for 2003.

Beginning January 1, 2003, the voluntary Half Tablet Incentive Program will offer members an opportunity to save up to 50% on selected prescription drugs. By splitting in half higher dosage tablets of certain medications members can reduce their prescription drug payments by up to 50%.

“Thousands of Univera Healthcare members will be able to take advantage of this program,” said Joel Owerbach, Pharm D., Chief Pharmacy Officer with Univera Healthcare. “Our health plans have offered this program, and we’re excited to introduce it to Univera Healthcare members.”

Members need to talk to their doctor to see if pill splitting is appropriate for them.

O ur Web site makes it easy for members to do business with us—with the click of a mouse!

Visit us online to:
• Find a doctor
• Get answers to frequently asked questions
• Save money with members-only discounts
• Research your health questions in our comprehensive online library
• Check out our calendar of events
• View RxOnline for pharmacy information and services
• Contact Customer Service

And we’re working to bring additional features online to offer you even greater convenience.

Open enrollment is here!

Your responsibilities during open enrollment period include:
• Working with representatives of Univera Healthcare and the other health plans to schedule your open enrollment period
• Notifying us of impending changes that may affect benefit offerings
• Ordering enrollment materials
• Providing these materials to your employees in a timely manner
• Collecting and processing completed applications
• Mailing applications to your sales representative

Univera Healthcare Mission:
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Univera Healthcare helped support Shakespeare in Delaware Park

Univera Healthcare provided the funds necessary to pay for Shakespeare in Delaware Park’s city park permit, allowing the public theatre company to open the free theater season which ended on August 18.

Univera Healthcare also financed two scholarships for the festival’s high school apprenticeship program, “Shakespearience,” that provided theatrical training and backstage experience for area high school students. The scholarships, each for $350, supported the participation of two Buffalo high school students in this season’s productions of Macbeth and The Comedy of Errors.

Completing its 27th season, Shakespeare in Delaware Park is the nation’s second largest free professional outdoor Shakespeare Company.

2 Smart 2 Start wins award

2 Smart 2 Start, Univera Healthcare’s award-winning program to discourage tobacco use among school-age kids, was honored with the national Tar Wars Star Award from the American Academy of Family Physicians (AAFP). The presentation was made at the Tar Wars National Convention, on July 23, in Washington, D.C.

Tar Wars is an award-winning educational program, created in 1988 by the AAFP, to teach 4th and 5th graders tobacco prevention, the short- and long-term consequences of tobacco use, and how to think critically about tobacco advertising.

The Tar Wars Star Award annually honors individuals or organizations that have significantly contributed to the Tar Wars effort. Univera Healthcare is being honored in the category of New/Innovative Program Implementation for incorporating the Tar Wars curriculum into its own 2 Smart 2 Start program.

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Physicians, Univera join together in Healthy Partnerships

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Cindy Burgin (l), sales manager and Bernadette Costanzo (r) of Strippit, Inc.