

HEALTH ADVANTAGE**Keeping in Touch with our Members**

Toll Free Number to all Departments: (888) 327 - 0671
Customer Service: Fax: (877) 502 - 1567
Medical Management: Fax: (810) 733 - 9645
Provider Services: Fax: (810) 733 - 9651

IN THIS ISSUE

Stop Smoking	2
What's on the Web	4
Emergency Care	5
How To Stay Healthy	6
Prescription Coverage	7
What Causes Asthma	9

HEALTHY INFORMATION FOR YOU — FREE!

Please visit WebMD.com for a variety of health topics. Click on Health A-Z. Many topics are discussed and interactive tools are provided to help you manage your health. Several examples that have detailed information are listed below:

- » Alcohol Abuse: Do you exhibit behaviors that suggest you have trouble with alcohol?
- » Back Pain: 5 symptoms to watch for
- » LDL Cholesterol: Do you have high cholesterol?
- » How to talk with your Doctor: Tips for communicating with your treating practitioners
- » Psoriasis: Information on how to pick a dermatologist
- » Seasonal Allergies: Help living with allergies
- » Weight Loss: Needed advice on healthy eating

These are just samples of what is available on webmd.com. Sign up today!

The content of WebMD.com is for informational use only. The content is not to be a substitute for professional medical advice. Always seek guidance from your health care professional with questions or concerns about your health. Never disregard professional medical advice or delay seeking it because of something you read on WebMD.com.

STOP SMOKING

Did you know that after you quit smoking your body begins to heal?

After 20 minutes: Your blood pressure and pulse become normal

After 48 hours: Nerve endings start to re-grow; smell and taste improve

After 1-9 months: You will lessen your chance of catching colds, the flu, and bronchitis

After 1 year: Your risk of dying from heart disease is half that of a smoker

Here are some tips to help you stop smoking: First, check with your doctor to find the best way for you to stop smoking.

- » Make small changes
- » Limit places where you smoke
- » Smoke in only one room in your house
- » Practice not smoking in the car
- » Pay attention to your smoking and list key triggers
- » Note where, when, and with whom you smoke
- » Seek help
- » The more help you get, the better your chance of success
- » Be motivated
- » Be committed
- » List your reasons for stopping
- » Set a stop date
- » Make it a day with less stress
- » Tell your friends and family you are quitting

THE MCLAREN HEALTH ADVANTAGE PROVIDER DIRECTORY

The McLaren Health Advantage Provider Directory is continuously updated and available to you on our website, ***McLarenHealthAdvantage.org***. It is always important to check the online provider directory before you visit a physician, hospital, lab, therapy services, or any other type of provider, to ensure that they are participating with MHA. By seeing an In-Plan MHA provider, you will lower your out-of-pocket costs. If you are unsure if your physician participates with MHA, please call Customer Service at (888) 327-0671 for assistance.

ORGAN TRANSPLANTS

If you or any family members require health care that involves the need for an organ transplant, MHA is here to help. Please have your referring physician contact MHA's Medical Management Department at (888) 327-0671 as soon as possible. To help provide MHA members with high quality organ transplant care, your benefits require preauthorization by MHA for any organ transplant-related service.

Beginning with the preauthorization process and throughout your care, nurse case managers are available to assist you and your family with the coordination of the services that will be needed.

Please call Medical Management at (888) 327-0671 and ask to speak to the nurse assigned to you. Your nurse case manager can assist you in many ways and looks forward to speaking with you.

MHA has listed the organ transplant centers available to members. These centers must meet our rigorous criteria to be considered a center of choice. Requests for services will be directed to one of the following centers:

- » ***Karmanos Cancer Institute:***
www.karmanos.org
- » ***University of Michigan Transplant Center:***
www.med.umich.edu
- » ***Henry Ford Transplant Institute:***
www.henryford.com
- » ***DMC (Detroit Medical Center):***
www.dmc.org
- » ***DMC (Harper Hutzel Hospital):***
www.dmc.org
- » ***William Beaumont Hospital:***
www.beaumont.edu



** Remember, your referring physician must contact MHA's Medical Management Department to preauthorize all of your organ transplant care, starting with your evaluation.*

YOUR PERSONAL HEALTH INFORMATION IS CONFIDENTIAL

Federal and State laws, including HIPAA regulations, require McLaren Health Advantage to keep your health care information confidential. McLaren Health Advantage maintains comprehensive standards and controls to ensure compliance.

If you feel your personal health information has been inappropriately used, please call our toll free Compliance Hotline at (866) 866-2135.

SUSPECT FRAUD, WASTE, OR ABUSE?

McLaren Health Advantage expects its members, providers, and employees to consistently and fully comply with all the laws and regulations pertaining to the financing and delivery of health care services.

It is the responsibility of MHA to identify and report employee, provider, or member fraud, waste, and abuse. As a MHA member, you can help us identify fraud, waste, and abuse and you may do so anonymously.

Listed below are the definitions of fraud, waste, and abuse:

- » **Fraud:** Intentional deception or misrepresentation made by a person with the knowledge that the deception could result in some unauthorized benefit to him/her or another person
- » **Waste:** To use health care benefits or spend health care dollars without real need
- » **Abuse:** Practices that are inconsistent with sound fiscal, business, or medical practices resulting in unnecessary costs to MHA, such as reimbursement for services that are not medically necessary or failing to meet professionally recognized standards of care
- » **Member Fraud, Waste, and Abuse:** Actions such as altering a prescription form, medical records, or allowing others to use the member's MHA coverage identification for the purpose of obtaining medical services
- » **Provider Fraud, Waste, and Abuse:** Actions such as prescribing medication for 30 days with a refill when it is not known if the medication will be needed. Falsification of credentials, billing for services not provided, billing and coding misrepresentation, or not ordering medically necessary services



HOW TO REPORT FRAUD, WASTE, & ABUSE

If you think you may have information related to fraud, waste and abuse practices by a MHA member, provider, or employee, please call our Compliance Hotline at (866) 866-2135.

You may also write our Compliance Officer at:

McLaren Health Advantage
Attn: Compliance Officer
P.O. Box 1511
Flint, MI 48501-1511

You may remain anonymous.

WHAT'S ON THE WEB?

MHA has a website you can visit for the most current information to assist you and your family. Please visit our website at McLarenHealthAdvantage.org and learn more about:

- » Current provider directory
- » Healthy reminders
- » Confidentiality information
- » How to submit a claim
- » GlobalCare Inc.
- » Formulary review

If you would like a printed copy of any information on our website, call Customer Service at (888) 327-0671.

WHEN SHOULD I GO TO THE EMERGENCY ROOM (ER)?

It can be hard to know what to do when you or a family member gets sick and your doctor's office is closed.

Here are some helpful tips:

You should NOT go to the ER for:

- » Flu or cold symptoms
- » An earache
- » A fever without any seizures or shaking
- » A sore throat
- » A skin rash
- » A sunburn or minor burn
- » Strains and sprains

You SHOULD go to the ER if you:

- » Can't breathe
- » Have chest pains
- » Fainted
- » Are dizzy, weak, or have sudden pain
- » Feel like you might hurt yourself
- » Feel like you might hurt someone else
- » Swallowed poison

EMERGENCY CARE

No matter where you are, you are covered for emergency care by McLaren Health Advantage. If you have a life-threatening condition, go immediately to the nearest emergency room or call 911. Listed below is emergency coverage you will receive inside the MHA service area as well as when you are outside of the MHA service area.

Inside the MHA Service Areas, you are:

- » Covered for medically necessary emergency services
- » Responsible for your required co-payment for treatment

Outside the MHA Service Area, you are:

- » Covered for medically necessary emergency services
- » Responsible for your required co-payment for treatment

If services are provided by a non-GlobalCare provider, you will be responsible for any balance due after MHA has paid the approved amount.

If the problem is too serious to wait until you return to the MHA Service area, please do one of the following:

- » Call GlobalCare Travel Network at the number listed on the back of your ID card for the nearest participating provider
- » Go to an After-Hours Care Center
- » Go to the nearest hospital for emergency treatment



REMEMBER!

** Do not use emergency care facilities for a health condition that can be treated during regular doctor's office hours. Using an emergency care facility for a non-emergent condition may cost you unnecessary out-of-pocket expenses.

Emergency services rendered by an out-of-plan or non-participating GlobalCare provider may result in balance billing.

HOW TO STAY HEALTHY

• EAT PROPERLY

The best diet is one that has a balance of nutrients measured by calorie intake.

U.S. Dietary Guidelines recommend that you eat more:

- » Fruit and vegetables
- » Whole grains
- » Fat-free or low-fat milk and milk products
- » Lean protein

And consume less:

- » Fats and sugars
- » Refined grains
- » Sodium
- » Dietary cholesterol
- » Alcohol



While these guidelines are useful, it's hard to follow all of this in day-to-day life. The most important thing is not to over-eat, and to eat a variety of foods. Balance your intake. The way to lose weight is to eat fewer calories over the course of each day. Another important practice is to eat breakfast. Studies show that skipping breakfast triggers the body to eat more later in the day and store calories. Other hints are to eat smaller quantities in each of the three main meals with healthy, small intakes in between.

• EXERCISE

Once you've balanced your diet and limited calorie intake, you need to balance your calorie expenditure. "Calories in and calories out" is a good focus. If you burn more calories than you consume, weight will drop. If you eat more calories than you burn, usually you will gain weight as the body stores the excess.

The best exercise is walking. Walk outside when you can, or go to a shopping mall and walk inside in inclement weather. But move. Walking at a pace of 20-minute miles burns about 240-300 calories per hour depending on weight. And walking helps strengthen your heart, increases bone density, and builds endurance. Get out after dinner and go for a stroll.



• SLEEP

Finally, after eating right and exercising, you need to sleep. The average adult needs about eight hours of sleep per night. Sleep is the great cure-all. It is a time when your body recovers, and when your immune system is improved. A survey conducted by the American Cancer Society concluded that people who sleep less than 6 or more than 9 hours per night had a death rate 30 percent higher than those who regularly slept 7 to 8 hours. Even those who slept 6 hours or less who otherwise had no health problems had death rates 1.8 times higher than those who slept "normal" hours. So don't cheat your sleep!

CASE MANAGEMENT

Every MHA member has a Case Management Nurse who will help you get the care and services you need to stay healthy. A Case Management Nurse is available to all our members.

Your nurse will help you improve your health, connect you with community support services, and with any difficult health problems you may have.

Please call Customer Service at (888) 327-0671 and ask to speak to your nurse.

PRESCRIPTION COVERAGE

Pharmacy Network

MHA's preferred pharmacy network includes Rite Aid, Walgreens, and McLaren-owned retail pharmacies. MHA members will have higher out-of-pocket fees if a non-preferred retail pharmacy is used. Please refer to the MHA 2016 Enrollment Guide for additional information.

Drug Formulary

MHA's drug formulary can be viewed on our website McLarenHealthAdvantage.org. A special committee of health professionals (doctors, pharmacists, and MHA clinical staff) maintains the drug formulary. The formulary is reviewed multiple times throughout the year. Upon committee approval, changes are made due to medication recalls, generic availability of medications, and new medications being released into the marketplace.



Preauthorizations

Some of the medications listed on the MHA Drug Formulary have restrictions placed on them. These restrictions are indicated on the drug formulary. "Preauthorization" is one type of restriction that is placed on certain medications. Preauthorization indicates that a medication must be approved by MHA clinical staff before it will be considered for coverage. Medications that require preauthorization may have formulary alternatives that could be used or specific criteria that must be met prior to approval.

When your provider feels you need a medication that requires preauthorization, a preauthorization form is faxed to MHA for review. This form will explain to MHA why your provider feels you need a specific medication. Your provider will be notified if MHA does not agree with a request for preauthorization.

Compounded Medications

A compounded medication is prepared when a pharmacist combines, mixes or alters ingredients to make a medication for you. Compounded medications require preauthorization to be considered for coverage by MHA. Upon approval of a preauthorization request, compounded medications must be obtained from an in-network compounding pharmacy.

Flu Shots

Flu shots are now covered for members 18 and over at any in-network, preferred retail pharmacy. Please contact your in-network, preferred retail pharmacy to ensure an immunizing pharmacist is available before travelling to the pharmacy for your flu shot.

DASH DIET AND HIGH BLOOD PRESSURE

One of the steps your doctor may recommend to lower your high blood pressure is to start using the DASH diet.

DASH stands for Dietary Approaches to Stop Hypertension. The diet is simple:

- » Eat more fruits, vegetables, and low-fat dairy foods
- » Cut back on foods that are high in saturated fat, cholesterol, and trans fats
- » Eat more whole-grain foods, fish, poultry, and nuts
- » Limit sodium, sweets, sugary drinks, and red meats

In research studies, people who were on the DASH diet lowered their blood pressure within 2 weeks.

Another diet -- DASH-Sodium -- calls for cutting back sodium to 1,500 milligrams a day (about 2/3 teaspoon).

Studies of people on the DASH-Sodium plan lowered their blood pressure as well.

Starting the DASH Diet

The DASH diet calls for a certain number of servings daily from various food groups. The number of servings you require may vary, depending on how many calories you need per day.

You can make gradual changes. For instance, start by limiting yourself to 2,400 milligrams of sodium per day (about 1 teaspoon). Then, once your body has adjusted to the diet, cut back to 1,500 milligrams of sodium per day (about 2/3 teaspoon). These amounts include all sodium eaten, including sodium in food products as well as in what you cook with or add at the table.



For Dash Diet Tips, visit <http://www.webmd.com/hypertension-high-blood-pressure/guide/dash-diet>

DEFINITIONS

In-Plan Networks

Domestic Network* - McLaren Health Care and all subsidiary facilities and employed providers.

Directly Contracted Network* - All facilities and providers directly contracting with McLaren Health Advantage to provide services to enrolled members.

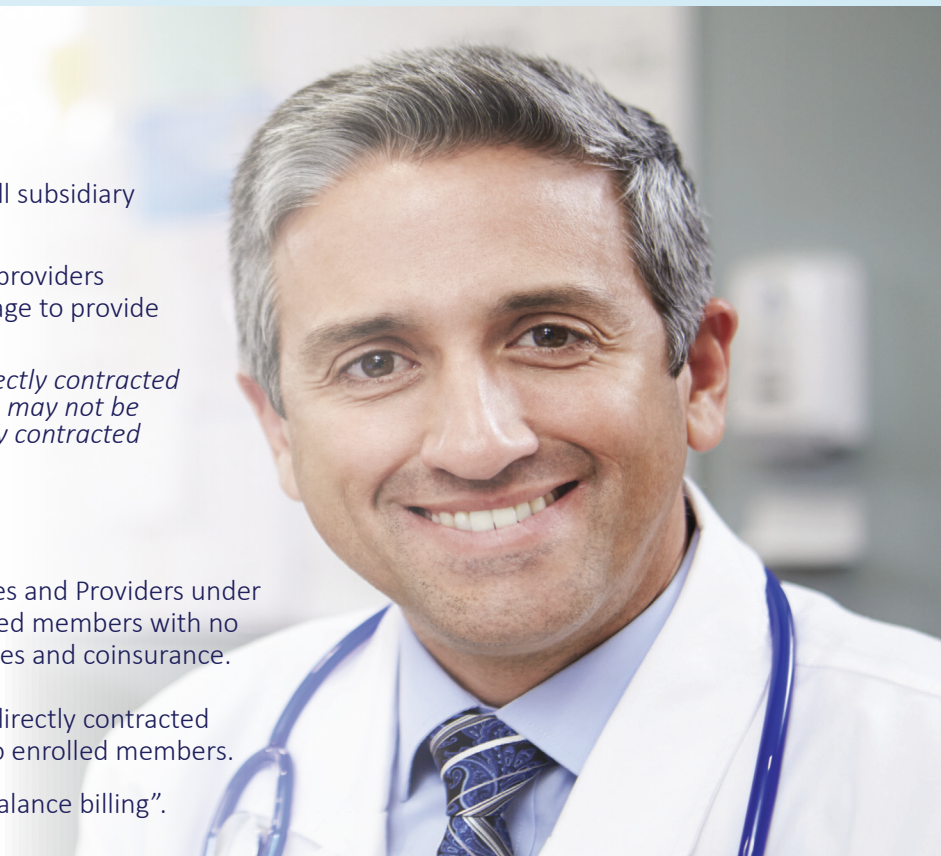
**Physicians providing you care at domestic or directly contracted hospitals (i.e., ER, Radiology, Anesthesiology, etc.) may not be directly contracted. Call Customer Service to verify contracted status of these providers.*

Out-of-Plan Networks

Specifically Designated Providers (SDP) - Facilities and Providers under special arrangement to provide services to enrolled members with no "balance billing", but may be subject to deductibles and coinsurance.

Secondary Network - All facilities and providers directly contracted with Global Care or Cofinity to provide services to enrolled members.

Out of Network - All other providers; possible "balance billing".



WHAT CAUSES ASTHMA?

The exact cause of asthma is not known. Asthma tends to run in families and may be inherited, but environmental factors may also play a key role. Scientists continue to explore what causes asthma, but we do know that these factors play an important role in the development of asthma:

GENETICS. Asthma tends to run in families. Genetics plays an important role in causing asthma. If your mom or dad have asthma, then you are more likely to have asthma too.

ALLERGIES. Some people are more likely to develop allergies than others, especially if your mom or dad had allergies. Certain allergies are linked to people who get asthma.

RESPIRATORY INFECTIONS. As the lungs develop in infancy and early childhood, certain respiratory infections have been shown to cause inflammation and damage the lung tissue. The damage that is caused in infancy or early childhood can impact lung function long-term.

ENVIRONMENT. Contact with allergens, certain irritants, or exposure to viral infections as an infant or in early childhood when the immune system is developing have been linked to developing asthma. Irritants and air pollution may also play a significant role in adult-onset asthma.



ANTIBIOTIC RESISTANCE

Many people view antibiotics as a quick fix when they don't feel well. Antibiotics were developed to fight bacterial infections. Antibiotic resistant bacteria can develop when an antibiotic is prescribed for a viral infection. These super strains of bacteria pose a serious health threat and are a growing concern. We could face a world in which antibiotics no longer work if they are not used properly.

Knowing the difference between bacterial and viral infections can ensure the appropriate use of medications. When diagnosed with a bacterial infection, take the medication exactly as prescribed. Some people stop taking the medication as soon as they feel better, which adds to the development of antibiotic resistance.

If you or a family member is diagnosed with a viral infection, don't pressure your doctor for an antibiotic. It won't help and may promote antibiotic resistance. Bacterial infections are caused by bacteria and viral infections are caused by viruses.

An antibiotic may be used to fight bacterial infections such as:

- » Strep throat
- » Urinary tract infections

In some cases, it may be difficult to determine whether bacteria or a virus is causing some symptoms, so it is always best to trust the medical advice of your doctor.



WHAT IS YOUR BMI? (BODY MASS INDEX)

BMI measures a person's weight and height. It helps to estimate a healthy body weight based on how tall a person is. It is an easy way to calculate body weight. BMI is the most widely used tool to identify obesity problems. The next time you visit your doctor, ask to have your BMI checked.

There are also many online resources for checking your BMI. The Centers for Disease Control and Prevention (CDC) offers an online BMI calculator. The calculator is for adults 20 years or older; there is also a child BMI calculator on the CDC website. Entering your height and weight into this calculator can help determine your BMI.

Visit [CDC.gov/healthyweight](https://www.cdc.gov/healthyweight) to find out more information and to calculate your BMI!

IMPORTANT DIABETES FACTS

Risk Factors for Diabetes

A number of things can increase your risk of having pre-diabetes or diabetes. Some of the most common risk factors include:

- Age over 45 years
- Race or ethnic background
- Being overweight (especially around the waist)
- Low physical activity level
- High blood pressure
- Family history of diabetes
- History of diabetes during pregnancy

Symptoms of Diabetes

Some symptoms of diabetes include:

- Urinating often
- Being very thirsty
- Being very hungry
- Being more tired than usual
- Being irritable
- Losing weight
- Experiencing blurry vision

If you have any of these symptoms, discuss your risk for diabetes at your next doctor visit.

Problems related to Diabetes

Diabetes can lead to other serious health problems such as:

- Heart disease
- Stroke
- Kidney problems
- Foot problems (for example: tingling, pain, numbness or weakness in your feet and hands)
- Depression
- Eye problems and blindness

WHAT IS COORDINATION OF BENEFITS?

When a McLaren Health Advantage covered benefit is also covered and payable by another health carrier, McLaren Health Advantage will coordinate those benefits. This means that McLaren Health Advantage will combine our payment with that of the other health carrier to pay the maximum amount McLaren Health Advantage would routinely pay for the covered services.

Here are some important things to remember about coordination of benefits:

- If you are a covered employee and also have another insurance plan, McLaren Health Advantage is the primary payor for the employee
- If your spouse has insurance coverage and is also covered under McLaren Health Advantage, the other insurance plan is the primary payor for your spouse
- If a child is covered under the plans of both parents, the plan of the parent whose birthday falls earlier in the year is primary

Remember, it is important to present all health coverage information when receiving medical services and when filling your prescriptions. It is your responsibility to know who the primary payor is for each member covered under your health plans and present the correct health plan information to your doctor and pharmacist.

If you have any questions about coordination of benefits, refer to your Plan Document or call Customer Service at (888) 327-0671.