



# *Open Forum*

For Retiree Group Members in the Commonwealth of Virginia's Health Benefits Program

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Management for Medicare-Eligible Participants

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## **Review Updates for 2004**

It's that time again! Medicare-eligible participants in the State Retiree Health Benefits Program should take the time to review their current benefit elections, as well as updates for the new plan year. The rate notification package that accompanies this newsletter provides important information about the program and about provisions that could affect you, so please take the time to read the materials carefully.

We hope that you find this publication useful. However, your comments are always appreciated. Send your comments by e-mail to [hbp@dhrm.state.va.us](mailto:hbp@dhrm.state.va.us) or by regular mail to 101 N. 14<sup>th</sup> Street, 13<sup>th</sup> Floor, Richmond, VA 23219.

## **Improved Services for Medicare-Coordinating Plan Participants in the State Retiree Health Benefits Program**

Until very recently, Medicare-eligible retiree group participants who live outside of Virginia and use providers outside of Virginia that do not participate in the Virginia Anthem Blue Cross and Blue Shield network faced a challenge with their claims. When the claims were processed, any claim payments from Anthem were made directly to the participant, and the participant then had to pay the provider—an extra step for our Medicare-eligible members.

For many Medicare-eligible participants, that extra step has been eliminated. Now, when you use professional providers or hospitals that participate in the BlueCard PPO or PAR network in a state other than Virginia, the providers can, if they choose, file the claim with the local Blue Cross Blue Shield Plan. The local plan then works directly with Anthem in Virginia to process the claim. Claim payments are made **directly to the provider**. The BlueCard PPO and PAR networks include Blue Cross Blue Shield providers nationwide. The participant will receive an Explanation of Benefits directly from Anthem in Virginia to confirm the claim payment. Remember—your Medicare-coordinating state plan is secondary to Medicare in most cases, so be sure to present your Medicare card to your provider for filing your primary claim first.

We hope that implementation of this new process will be more convenient for many of our out-of-state Medicare plan participants. As a Medicare-eligible participant, you may choose a provider not in the BlueCard PPO or PAR network, but you will lose the benefit of the new process, resulting in continued claim payments made directly to you.

In order to identify participating providers in your area, you may contact 1-800-810-BLUE. Remember—If asked, you have access to the **BlueCard PPO and PAR networks**.

# Healthy Lifestyles

## **Well-Connected: Free Time Well spent**

Reprinted from “The CommonHealth Compass” for Active State employees

If you could fight illness, relieve stress, build your immune system, spice up your life, and add to your résumé in one stroke, would you do it? If the answer is “yes,” you’ve just decided to be a volunteer!

Volunteerism offers a wealth of benefits. Being of service to others improves your mental health, fighting depression and the adverse effects of isolation. It provides the opportunity for you to build a support system that enhances your spiritual growth, cultural awareness and self-satisfaction. You can learn new skills in a friendly, low-stress environment and challenge yourself to try something unexpected. But be prepared—the sense of power you feel by taking action can be addictive!

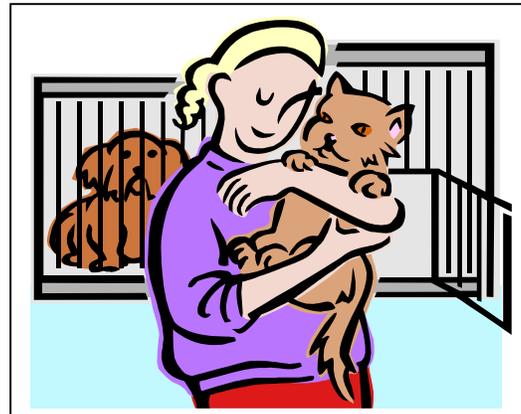
### **Convincing, but how do I get started?**

All sorts of organizations use volunteers: hospitals, schools, soup kitchens, shelters, museums, churches and non-profit organizations—just to name a handful. The list goes on and on. Almost any business or organization can make use of your time.

### **O.K., but what will I do there?**

Many organizations need fundraising help. Can you organize people, sell a product or collect donations? Office skills are a necessity in any business. Can you file, type or answer phones? You might want to drive individuals who are unable to drive themselves to appointments, or you could deliver meals. Do you have excellent organizational or public speaking skills? Maybe you could use those talents to help students or unemployed workers. You could build a house for someone in need or donate goods needed at a shelter, school or service organization. There are so many ways to share your gifts and resources—with a little investigating, you will find the right match.

**Don't forget about the Internet.** “Virtual volunteering” is the newest way to donate your time. Many organizations now have a presence



on the Internet. They may need people to answer e-mails, help with web sites, and monitor chat rooms. If your computer skills are up-to-date and you need to volunteer from your home, this may be the way to go.

### **How do I know where I will fit in?**

Ask yourself these questions and jot your answers down. Be honest with yourself!

- *How do I get along with others?* Do you love large groups and have good communication skills or do you like to work alone?
- *What gives me satisfaction?* Are you looking for individual, spiritual or social growth?
- *What skills and talents do I have?*
- *What are my time constraints?*
- *What expectations do I have of myself and of the volunteer opportunity?*

After you have figured out where you stand, ask others about their volunteer experiences. Where do they donate their time? Why do they like volunteering? How did they get started? Taking the time to align your wants and needs with those of the volunteer opportunity will make for a better experience.

The benefits of volunteerism are so abundant that the conclusion is crystal clear: Volunteer! You may be amazed at how much you can make a difference.