



## Managing Your Medical Condition:

### Maintaining a Healthy Lifestyle

*There is growing evidence that looking after your health pays dividends and could even save your life. Medical experts have recently defined a cluster of risk factors that may significantly impact an individual's likelihood of developing such serious diseases as heart disease or diabetes.*

The term **metabolic syndrome** refers to a combination of three or more of the following risk factors: high blood pressure, pre-diabetes or diabetes, raised LDL "bad" cholesterol, and reduced HDL "good" cholesterol.

The Commonwealth is the first employer in Virginia and one of the first in the nation to address metabolic syndrome through its disease management program.

In addition to managing metabolic syndrome, the program assists any state COVA Care member with high blood pressure, abnormal cholesterol, or obesity in taking steps to better control these conditions.

What can be done about metabolic syndrome? Fortunately, metabolic syndrome can be reversed in many cases. And those who have metabolic syndrome, or the individual components, can delay or prevent the onset

of other diseases through making lifestyle changes. These include:

- Counseling and education on good nutrition
- A regular, planned exercise program
- Taking medications on a regular basis as recommended by your physician

Key aspects of the voluntary and confidential metabolic syndrome program include:

- Management of high blood pressure, high cholesterol and weight
- Education on more effective self-management techniques
- 24-hour access to skilled registered nurses should participants need further assistance
- Integration with other components of the disease management

program, which helps members to better control diabetes, coronary artery disease, congestive heart failure, chronic obstructive pulmonary disease (COPD), and asthma.

For more information on metabolic syndrome, or on individual management of high blood pressure, abnormal cholesterol levels, or obesity call **1-800-445-7922** and enroll today.

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## Facts About Metabolic Syndrome

According to the Mayo Clinic, an estimated one in four U.S. adults has metabolic syndrome—a cluster of risk factors including some combination of high blood pressure, high cholesterol, obesity and elevated blood sugar levels.

### CONSIDER THESE FACTS:

- Nearly 50 million U.S. adults have been diagnosed with metabolic syndrome
- Approximately one-third of U.S. adults are considered obese, defined as having a mass body index (BMI) of 30 or greater
- Nearly 42 percent of men and 38 percent of women considered obese also have high blood pressure
- Approximately 22 percent of men and 27 percent of women considered obese also have high cholesterol levels.
- Obesity-related spending increases can be attributed to the following conditions:
  - 41% Heart disease
  - 38% Diabetes
  - 27% High cholesterol
- The annual cost of hypertension in the U.S. is \$55.5 billion

Sources: *The International Diabetes Foundation consensus worldwide definition of the metabolic syndrome, (April 14, 2005); The Third Report of the National Cholesterol Education Expert Panel on Detection, Evaluation and Treatment of High Blood Cholesterol in Adults (ATPIII); The American Heart Association; National Institutes of Health, Health Affairs (Oct. 20, 2004), and National Business Group on Health.*

### WHO IS AT RISK?

Any individual with three or more of the following:

- Waist measurement more than 40 inches in men and 35 inches in women
- High LDL “bad” cholesterol triglyceride level of 150mg/dL or higher
- Low HDL “good” cholesterol level less than 40mg/dL in men and 50mg/dL in women
- Blood pressure of 130/85 or higher
- Blood sugar levels 100mg/dL or higher before eating

For more specific information on these risk factors, see your physician.



### Healthy Award Winning Smiles

Kathy Brame of the Virginia Department of Corrections talks with colleague M. Katherine Fisher at a luncheon honoring more than 200 local CommonHealth coordinators for their participation in the Governor’s *Healthy Virginians* program for state employees. Over 50 state agencies also received awards. Approximately 20,000 step counters were distributed during the initiative. Participating employees logged nearly 568 million steps, enough to walk around the world 11 times and then some! For more information visit the *Healthy Virginians* Web site at [www.healthyvirginians.virginia.gov](http://www.healthyvirginians.virginia.gov).

## A Matter of Eating Healthier and Losing Pounds

For years, Brenda Weeks “worked out” by taking two-mile walks in the summer and mowing the grass on her one-acre farm in Floyd County, about one hour southwest of Roanoke. But when winter arrived, she gained weight. And her energy took a dive.



In 2003, Brenda decided it was time to take action. The 30-year employee of the Virginia Department of Transportation began to participate in the CommonHealth wellness program, offered through the Commonwealth’s employee state health benefits program. She participated in the “It All Adds Up, Virginia” weight management campaign, which challenged state employees to lose an average of three pounds each during an eight-week period. In addition, Brenda began reading food labels and paid more attention to the sugar, fat and fiber content in the foods she ate as well as portion sizes.

Then she made another crucial decision: to give herself a support network by joining the local Weight Watchers program. “I decided it was important for me not to gain any more weight,” Brenda says. “So I lost 41 pounds in over a year and kept it off.”

She says she feels great, and has more energy and stamina than before. Her cholesterol level and blood pressure reading also have improved.

“You have to be determined and make up your mind to lose weight,” she explained. “Before, I was not motivated. Now it’s easy to choose fat free or low fat foods, and to drink more water. Like anything else, it’s a habit you develop.”

In the process of losing weight, Brenda learned a few things about herself and about her health. “I proved to myself that I could actually do it, and I wanted to for myself, my two children and my grandchild. Losing weight may be a small thing, but it was a good thing for me and I felt so much better when I accomplished that goal,” she says. “Now I feel good about myself, my job and enjoy life a lot more.”

Eating healthier is something she practices every day. “Cutting down on the level of fat in your food helps to improve your vital signs,” Brenda said. “Plus you do not have to use as many medications.”

And what are her goals for the future?

“To keep the mindset to maintain my weight loss, and to lose five more pounds,” she says. “Maybe I will join a new gym that’s in this area, so that I can work on that part of being healthier. Perhaps I will start walking or do stretch exercises.”

Brenda has some advice for those who are struggling with weight or want to lead healthier lifestyles. “It’s important to have structure,” she emphasized. “Get support if you need to, maybe by joining a group so that you can form the habit of losing weight. You can do it. Don’t let one setback or slip discourage you. Start small and work up to it.”



CommonHealth programs and challenges are one resource for continuing support.

“Above all,” she said, “let someone help you and be your mentor. Be committed to what you want and you can accomplish even more than me.”

## Ask Your Health Plan

### COVA Care

**Question.** When does my COVA Care deductible start over?

**Answer.** Your deductible (\$200 for single and \$400 for dual or family) runs on a fiscal year basis that starts July 1 and ends June 30. This is your plan year. However, you also have a deductible carry-over feature. Any deductible amounts you incur from April 1 through June 30 are applied to the current plan year deductible *and* carried over to the next plan year. For example, if you satisfy \$50 of your deductible in May, that amount is applied toward your current plan year deductible, and it will be credited toward your deductible for the new plan year. Come July 1, you will already have met \$50 of your total deductible amount for the new plan year.

Keep in mind that your **out-of-pocket expense** limit starts over each plan year and there is no carry-over period. Deductible amounts applied in the carry-over period do not go toward your out-of-pocket expense limit for the new plan year.

**Question.** How do I know if my prescription drug is covered, and if so, whether there is a generic equivalent?

**Answer.** When you fill a prescription at a participating retail pharmacy or through the home delivery pharmacy, you will be notified if your plan does not cover your medication. To find coverage and pricing

details online, along with information about generics, visit [www.medco.com](http://www.medco.com) and choose "Price a medication" from the left menu to review prescription pricing and coverage information. Or you may contact Members Services at Medco at **1-800-355-8279**.

**Question.** How do I begin using the home delivery pharmacy?

**Answer.** The home delivery pharmacy is for medications you take on an ongoing basis. To get started, ask your doctor to write a prescription for up to a 90-day supply, plus refills for up to one year (as appropriate). To fill the prescription, you may:

- Mail your prescription(s) along with the Medco Health Home Delivery Pharmacy Service Order Form and required copayment in the envelope provided. **See your Benefits Administrator.** The form also is on the DHRM Web site at [www.dhrm.virginia.gov/statefrm/health/medcohomedeliveryfrm04.pdf](http://www.dhrm.virginia.gov/statefrm/health/medcohomedeliveryfrm04.pdf)
- Ask your doctor to call **1-888-327-9791** for instructions on how to fax the prescription. Your doctor needs to have your Member ID number as shown on your prescription drug ID card to fax your prescription.
- Order after registering at [www.medco.com](http://www.medco.com).

### COVA Care and Kaiser

**Question.** Who do I contact to have Employee Assistance Program (EAP) services authorized?

**Answer.** To obtain authorization under COVA Care, call the ValueOptions toll free number at **1-866-725-0602** and a clinical care manager will assist you. Kaiser Permanente HMO members in Northern Virginia should call toll free **1-866-517-7042**.

**Question.** What steps do I take to get a list of Behavioral Health providers in my area?

**Answer.** COVA Care plan members should visit the ValueOptions Web site at [www.achievesolutions.net/covacare](http://www.achievesolutions.net/covacare) and click on the "Looking for a Provider?" box at the top left. You may also call ValueOptions at **1-866-725-0602** for a list of providers. Kaiser Permanente HMO members in Northern Virginia can call Kaiser's Behavioral Health unit toll free at **1-866-530-8778** to obtain access to services without a referral.

## Using Your Benefits:

### Employee Assistance is Just a Phone Call Away

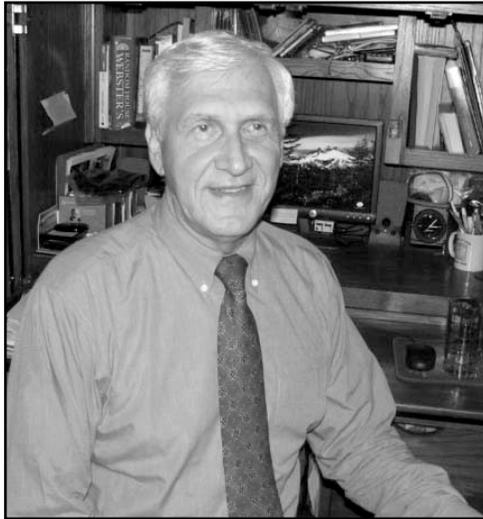
Sometimes the call is about relationships with family members. Or perhaps an employee is experiencing stress at work and needs to talk to someone. Maybe a state agency department wants to schedule a grief workshop for its employees after a death or training for its supervisors on how to handle employee concerns.

These are the areas handled by your Employee Assistance Program (EAP), available as a benefit under your COVA Care and Kaiser Permanente HMO health plans. Under EAP, employees and members of their household may have up to four free visits per incident each plan year. More than 200 members on average call the EAP each month for help with a variety of issues including anxiety, marital issues, financial counseling and challenges in the workplace.

“EAP is designed for issues that do not require prescribed medication, such as problems with children, dealing with aging parents, work stress or grief,” said Joe Chodkiewicz, EAP account manager with ValueOptions, Inc., the Commonwealth’s administrator of EAP Services.

When a member calls the ValueOptions toll free number, a customer service representative takes down the basic, confidential information, then transfers the call to a

licensed clinical care manager to make an appropriate referral within the caller’s zip code.



*Joe Chodkiewicz, account manager with ValueOptions, works directly with the Employee Assistance Program under the Commonwealth’s COVA Care and Kaiser health plans.*

“The role of the clinical care manager is to work with the member to make the best possible referral to get them the best possible help,” Chodkiewicz said. “If the care manager determines that the caller’s problem requires more than EAP counseling, the caller will be referred to a mental health or medical professional.”

The EAP is not just for individual treatment. Employees may call, for example, if they are concerned about challenges faced by a colleague and want direction on next steps. Training is available for supervisors and groups in dealing with workplace topics and employee concerns.

“If there’s a question, there’s a way to get an answer,” Chodkiewicz said. “No one has to stay in the dark.”

To contact your EAP:

- COVA Care members call toll free **1-866-725-0602**
- Kaiser Permanente HMO members call toll free **1-866-517-7042**

## When Should I Call My EAP?

When someone is having issues at work or in relationships, warning signs may occur and they could need help from the EAP. According to ValueOptions, these signs may include:

- Prolonged absence from work
- Confused thinking
- Lack of concentration

- Anger at home, driving to work, and at work
- A “leave me alone” attitude
- Behavior that affects key areas of their life and their relationships with others

You may contact your EAP 24 hours a day, seven days a week at the toll-free number provided (see adjacent article).

## What's My Deadline?

The chart below will assist you in meeting deadlines that may apply during the year outside Open Enrollment for your health coverage, Flexible Reimbursement Accounts (FRAs) or other health-related benefits.

These events, actions and deadlines are not all-inclusive. For more information, see your agency Benefits Administrator, consult the appropriate plan or program materials, or visit the DHRM Web site at [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov). Remember, the plan year for health coverage and FRAs runs from July 1– June 30.

Event or Action...	Deadline...
<b>Health Benefits</b>	
<ul style="list-style-type: none"> <li>• <i>Become eligible for coverage</i></li> </ul>	<ul style="list-style-type: none"> <li>• Apply within 31 days of the event date</li> </ul>
<ul style="list-style-type: none"> <li>• <i>Experience an event outside Open Enrollment allowing changes (examples include adding a newborn baby or adopted child to your coverage, getting married and adding a spouse, getting a divorce and dropping former spouse)</i></li> </ul>	<ul style="list-style-type: none"> <li>• Submit request within 31 days of the event date</li> </ul>
<b>Flexible Reimbursement Accounts</b>	
<ul style="list-style-type: none"> <li>• <i>Become eligible for a Flexible Medical Reimbursement Account (MRA)</i></li> </ul>	<ul style="list-style-type: none"> <li>• Apply in the 31-day period <b>prior</b> to completing your sixth month of eligibility for the health benefits program.</li> </ul>
<ul style="list-style-type: none"> <li>• <i>Become eligible for a Flexible Dependent Care Reimbursement Account (DCRA)</i></li> </ul>	<ul style="list-style-type: none"> <li>• Apply within 31 days of the event date</li> </ul>
<ul style="list-style-type: none"> <li>• <i>Spend <b>all</b> the money you contributed to your MRA or DCRA</i></li> </ul>	<ul style="list-style-type: none"> <li>• By June 30 of each plan year or lose it!</li> </ul>
<ul style="list-style-type: none"> <li>• <i>File for reimbursement of your medical expenses (MRA) or dependent care expenses (DCRA) for the plan year</i></li> </ul>	<ul style="list-style-type: none"> <li>• By September 30 after the end of each plan year or lose it!</li> </ul>
<b>DHRM Long-Term Care Insurance</b>	
<ul style="list-style-type: none"> <li>• <i>Become eligible as a state employee for long-term care insurance</i></li> </ul>	<ul style="list-style-type: none"> <li>• Apply within 60 days of the event date and you may enroll without providing evidence of good health. After the 60 days, you may enroll at any time but must complete a medical questionnaire.</li> </ul>



### Oh Plan Members, Where Are You?

Don't miss out on important health plan information! Be sure to inform your Benefits Administrator about any change in your home address and other contact information.

## Briefly Speaking...

### Participation Up in Baby Benefits Program

**Baby Benefits** registrations of expectant mothers in the first trimester of pregnancy increased about eight percent during the first quarter of the 2005 calendar year, and more than 15 percent during the second quarter. This is a direct result of the special **Baby Benefits** child safety seat education program offered through September 2005 and developed in cooperation with the Virginia Department of Health and the Department of Motor Vehicles.

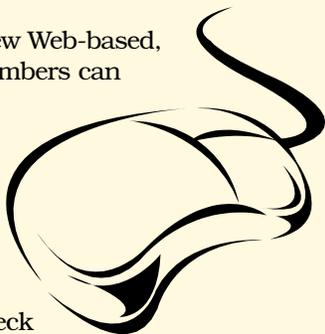


Expectant parents, prenatal care is important! Sign up for **Baby Benefits** by calling **1-800-828-5891**. It's open to expectant state employees, spouses of state employees, or covered dependents. Offered at no cost through CommonHealth, **Baby Benefits** can help you have a healthy pregnancy and prevent premature birth. A nurse or health educator works with the mother and her doctor during pregnancy. You also receive a variety of educational materials.

## Healthy Resources on the Web

### Connect to Your Behavioral Health Information

MemberConnect is a new Web-based, one-stop shop. Now members can make everyday service requests online 24 hours a day, seven days a week. Use MemberConnect to check eligibility, obtain benefit information, view authorizations, check the status of a claim, view claims history, and verify claims payment.



You can also download correspondence, such as your explanation of benefits (EOB). Questions can be submitted for prompt response. To get started, go to [www.valueoptions.com](http://www.valueoptions.com) and register by selecting For Members.

### Learn More About Healthcare Options



If you had just discovered that you or a family member has Type II diabetes, or your child has asthma, what would you want to learn about the condition? Explore the Healthcare Advisor. This new tool lets you predict your healthcare expenses—before

they occur. To get the most mileage from this tool, take the short guided tour on the site. Visit [www.anthem.com](http://www.anthem.com) on the Members/Virginia site.

## Check Your Dental Benefits



There are many useful tools for COVA Care members on the Delta Dental Web site. Search the Provider Network, read a detailed explanation of your benefits, view submitted dental claims and research your annual maximum and deductible status. Click on “Oral Health and Wellness Information” to find out more about dealing with emergencies, home dental care and children’s dental needs.

Receive your own secure and personal user name and password by clicking on the “Subscribers” link at the top left hand side of the Delta Dental home page at [www.deltadentalva.com](http://www.deltadentalva.com).

## Avoid Possible Drug Interactions

Use the Medco Web site to research drug information, from news and alerts to the medication resource center. You can determine drug interactions or side effects of a particular prescription or non-prescription drug simply by filling in the name of the drug. Visit [www.medco.com](http://www.medco.com) and register by using your e-mail address and setting up a password. Once on the site, click on the Drug Information link in the center of the home page.



## Other Healthy Sites

American Diabetes Association:  
[www.diabetes.org](http://www.diabetes.org)

American Cancer Society:  
[www.cancer.org](http://www.cancer.org)

American Heart Association:  
[www.americanheart.org](http://www.americanheart.org)

Department of Human Resource Management:  
[www.dhrm.virginia.gov](http://www.dhrm.virginia.gov)

For reliable health information:  
[www.healthfinder.gov](http://www.healthfinder.gov)

U.S. Department of Health and Human Services,  
Centers for Disease Control:  
[www.cdc.gov](http://www.cdc.gov)