

ISSUE 2, 2007

2007 Childhood Immunization Schedule

Children spend a lot of time with their pediatrician. The majority of the visits pertain to a child's preventive care. With those preventive care visits comes a whole schedule of important immunizations.

Immunizations are a very important way of creating protection from certain, and often very serious, diseases. Before birth, children have disease fighting antibodies passed to them through their mother. This immunity is only temporary, however, and after birth vaccinations are needed to help fight off disease.

Just how important are immunizations? According to Dr. Mary Pak, Medical Director at Unity Health Insurance, "Childhood immunizations have greatly improved the health of our children. Communicable diseases with devastating consequences like polio are quite rare now with routine vaccination. It is important to keep in mind that the discomfort from a needle lasts a

short time when compared with the protection that an immunization can provide."

Unity's 2007 immunization schedule below shows the recommendations from the Advisory Committee on Immunization Practices. Unity urges members to make sure their child's immunizations are up-to-date by sending reminder mailings at birth, 12 months, 19 months and 12 years of age. Unity has also created an immunization incentive program called Fill It In and Win. Each child entered into the drawing has a chance to win a Trek bike and helmet, a Winter Fun Kit, or cash awards.

If your employees would like more information about childhood immunizations, Unity's Fill It In and Win program or would like a childhood immunization magnet, visit unityhealth.com and click on "Fitness & Wellness," call Unity Customer Service at 1-800-362-3310, or email preventivehealth@unityhealth.com.

| CHILDHOOD IMMUNIZATION SCHEDULE | | | | | | | | | | | | | | |
|---------------------------------|-------------|------------------------|----------|---------|--------------------------------|--------|--------|-------------------|--------|--------------|---------------------|-----------------------------------|-------------------------------|---------------------------|
| Age | Hepatitis A | Hepatitis B | | DTaP | Rota see below ² | HIB | Polio | Pneumo- coccal | MMR | Varicella | Men- ningococcal | Tdap/Td see below ³ | HPV see below ⁴ | Flu Shot |
| Birth | | Hep B #1 | | | | | | | | | | | | |
| 1 Mos. | | Hep B #1 | | | | | | | | | | | | |
| 2 Mos. | | see below ¹ | Hep B #2 | | | | | | | | | | | |
| 4 Mos. | | | | DTaP #1 | Rota #1 | HIB #1 | IPV #1 | PCV #1 | | | | | | |
| 6 Mos. | | | | DTaP #2 | Rota #2 | HIB #2 | IPV #2 | PCV #2 | | | | | | |
| 12 Mos. | Hep A #1 | | Hep B #3 | DTaP #3 | Rota #3 | HIB #3 | IPV #3 | PCV #3 | MMR #1 | Varicella #1 | | | | Every fall from 6-59 mos. |
| 15 Mos. | | | | DTaP #4 | | HIB #4 | | | | | | | | |
| 18 Mos. | Hep A #2 | | | | | | | | | | | | | |
| 23 Mos. | | | | | | | | | | | | | | |
| 30 Mos. | | | | | | | | | | | | | | |
| 4-6 Yr. | | | | DTaP #5 | | | IPV #4 | | MMR #2 | Varicella #2 | | | | |
| 11-12 Yrs. | | | | | | | | | | | MCV4 | Tdap | HPV | |

¹ Hepatitis B immunization #1 is given at 1 to 2 months only if mother is HBsAg(-).

² The Rotavirus vaccine is not necessary for all children. Talk with your child's practitioner to determine if this vaccine is appropriate for your child.

³ Tdap can be given for wound management if not previously immunized with Tdap. All subsequent tetanus boosters will be with Td.

⁴ HPV is a series of three shots given over a 6-month period.

Shading indicates range of recommended ages for immunization.

Source: Recommended Childhood Immunization guidelines adopted from The Advisory Committee on Immunization Practices (ACIP).



800-362-3310 (toll-free)
608-643-2491 (local)
608-643-2564 (fax)

unityhealth.com



Visit unityhealth.com for more info





Putting Fun into Exercise

Your approach and your attitude toward exercise are extremely important. A recent research study on teens at the University of North Carolina showed that the strongest single factor causing teens to exercise was “personal fulfillment.” In other words, it was fun and made them feel good. To exercise regularly for the rest of your life, you need to find a way to make exercise enjoyable and fun.

Ways to make exercise fun.

- If you enjoy interacting with others find friends, co-workers, neighbors, and/or family members to exercise with. Another social way to exercise is to join a class.
- Make exercise purposeful. Combine your exercise with things that need to be done such as going to a store or visiting a friend. Walk or bike there.
- Train for a charity event. This way you exercise and help a good cause all at the same time.
- Play music to jazz up cleaning your house. Put on some tunes and have your own private dance aerobics class.
- If you love to walk, vary it by taking a walk in the woods.
- Another suggestion is to vary your exercise with the seasons. What summertime activities do you love to do? Plan a season ahead so that when the season changes you are ready to change too.

Now select some fun activities and start doing them!

Don't forget Unity subscribers and their spouses can earn rewards for working out through Unity's Fitness First program. For more information, visit unityhealth.com and click on “Fitness & Wellness” or call Unity Customer Service at 1-800-362-3310. ■

Weight Watchers® for your Employees

Are you looking for ways to assist your employees and/or their families who are Unity members with weight loss? Here are two ready-made opportunities:

Unity's Weight Watchers Reimbursement Program

First, promote Unity's Weight Watchers reimbursement program to employees who wish to join or are already members. Unity members, both adults and children (age 10-17) are eligible for 50% reimbursement of the first six months of Weight Watchers meetings up to \$130. To be rewarded, participants must attend at least 10 meetings within a six month period for this one-time reimbursement. After the first six months, members can still participate and be reimbursed up to \$50 a year through Unity's Wellness First program. For more information on Unity's reimbursement programs go to unityhealth.com and click on “Fitness & Wellness” or call Unity Customer Service at 1-800-362-3310.

Weight Watchers at Work

Second, you can provide at-work access to Weight Watchers for your employees. Many companies, small and large, offer Weight Watchers on-site and have exceptional weight loss results. To get more information about Weight Watchers Corporate Solutions, visit their web site at www.weightwatchers.com or call 1-800-8-AT-WORK. ■

Prevent Diabetes with UW Health and Cut Costs

As you know, employee health issues can affect absenteeism, productivity and morale and therefore affects your profits. The rise of diabetes, in particular, is costly for everyone. To help prevent diabetes, Unity offers the Active Living and Learning program to eligible Unity members through a partnership with UW Health Preventive Cardiology.

The Active Living and Learning program is a year-long lifestyle change process supervised by a Clinical Exercise Specialist, a Registered Dietician, and a Behavioral Health Psychologist. The program is available to Unity members who have been newly-diagnosed with glucose intolerance, metabolic syndrome and/or Type-2 diabetes. Interested individuals who meet these criteria will be asked to participate in a program readiness interview. A \$250 deposit is necessary to join, however it will be reimbursed in full at the completion of the program.

To get more information about the Active Living and Learning program or to discuss how to promote this to your employees, call Unity Customer Service at 1-800-362-3310. ■



Visit unityhealth.com for more info



Unity's Vacation Supply Policy: Four Ways For Members to Get Their Medication

Do you have employees who travel for extended periods of time? If so, help them plan ahead to make sure they have adequate supplies of their medications. Here are four ways for your employees to get what they need:

1 Call Unity Pharmacy Services at 1-800-788-2949 to receive coverage for an extra 30-day supply to take with them (applicable copayments apply). When calling, they should request a vacation supply override.

2 Make arrangements with their local pharmacy to send their medications when needed to wherever they will be staying.

3 Go to a Unity-participating pharmacy located where they are staying. Unity has a national network of participating pharmacies from which they can receive medications. These include Cub Pharmacy, Drug Emporium, Kmart, Osco, Phar-Mor, Shopko, Target, The Medicine Shoppe, Walgreen's, Wal-Mart and more.

4 See if their medications qualify for Unity's RX 90 program. If they qualify, they can receive three months of medications at a time, by mail, for 2.5 copayments. Call the University of Wisconsin Hospital and Clinics Pharmacy at 1-866-894-3784 to see if their medications qualify.
Please note: not all medications are eligible for dispensing in 90 day supplies. ■

Health First Offers Members Discounts

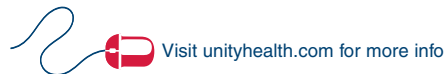
Unity understands all areas of your employees' lives have a bearing on their health and wellness. As your health insurer, our commitment goes beyond helping them access health care—we take an active role in helping members maintain and improve their overall well-being.

One program we offer is Health First, which provides discounts on health and wellness products and services. To receive a discount, Unity members simply show their member identification card to a participating vendor; no sign-up is needed to participate in this program.

Discounts are available on:

- Eyeglasses and contact lenses
- Lasik vision services
- Hearing aids
- Acupuncture
- Spa and salon services
- Sports equipment
- And much more

For a complete list of all participating Health First vendors and a description of the discounts available, please visit unityhealth.com and click on "Fitness & Wellness" or call Unity Customer Service at 1-800-362-3310. ■



** Health First is made available as a courtesy to our members. It is not part of your health insurance coverage and the program is provided at no cost to you and your employees. This program is not a contract between Unity and Health First participants and may be discontinued or changed at any time without notice. Unity Health Plans Insurance Corporation does not endorse or make any representations of any kind with respect to any participating vendor in the Health First program. Health First participating vendors are not agents or employees of Unity. Unity has no liability or responsibility for goods or services received at a discount under the Health First program.*



Complaints and Grievance (Appeal) Resolution

Unity is dedicated to providing quality service to our members. To continuously improve the care and service members receive, Unity looks to our members for comments and suggestions.

There may be a time when a member has a concern. Members have the right to voice a complaint or grieve (appeal) a decision made by Unity and to receive a prompt and fair review of their complaint or grievance (appeal).

Unity has developed a comprehensive process for handling member complaints. If a member has a complaint he/she would like Unity to address, he/she may contact Unity Customer Service at 1-800-362-3310. Unity's customer service representatives are dedicated to resolving member complaints in a timely fashion. If Unity Customer Service is unable to resolve a member's complaint, the member advocate will assist.

Unity's grievance (appeal) process includes a comprehensive review of a member's grievance (appeal) by the member advocate and review by qualified medical personnel as well as the Reconsideration Committee when needed.

The Reconsideration Committee was established to assure members receive all the benefits their contract entitles them to, as well as a fair and impartial hearing of their grievance (appeal). This Committee also provides members the opportunity to share information concerning their grievance (appeal) in person.

In some cases, a member may have the right to have his/her grievance (appeal) reviewed by an Independent Review Organization (IRO). If a member is notified that his/her case qualifies for an IRO, the member must send his/her request to Unity within four months of

the date Unity denied the grievance (appeal), inform us of the IRO he/she wishes to use, and enclose a check for \$25 payable to that organization. If the member prevails, in whole or in part, the fee will be refunded. The IRO's decision is binding on both Unity and the member.

For more information about certified IROs, please contact the State of Wisconsin Office of the Commissioner of Insurance or visit their web site at www.oci.wi.gov/iros-cert.htm.

Unity is dedicated to providing quality customer service and access to quality health care. Problems can be solved only when they have been identified. We thank you in advance for your cooperation.

For more information about Unity's appeal process, please visit unityhealth.com.

Visit unityhealth.com for more info



Notify Unity of Changes in Employee Status

Unity wants to make sure members receive correct information about their benefit plan. In order to do so, Unity needs to have members' correct employment and family status. Please have your employees notify your human resources department or benefits administrator and Unity of any of the following changes as soon as possible.

- Name, address, phone number changes
- Changes of Primary Care Physician (PCP)
- Marriage or divorce
- Birth or adoption of new baby
- Death of a member

- Termination of employment
- Retirement
- Disability
- Addition of adopted children or stepchildren and any child placed for adoption
- Change in school status of dependents over 19 years of age
- Disabled dependents
- Addition or loss of Medicare coverage
- Addition or loss of other insurance coverage

Please talk to your employees about the importance of updating status information and remind them to contact Unity whenever they have a change in their family's status.



Group Contact Changes

Unity wants to make sure you receive information about your health plan in a timely manner so please notify Unity of any changes to your group contact by filling out the online form located under "Employers" at unityhealth.com or sending them in writing to:

Unity Health Insurance
Attn: Enrollment Department
840 Carolina Street
Sauk City, WI 53583

Unity's Preventive Health Care Guideline

Unity has a resource to help your employees take control of their health called the Preventive Health Care Guideline. It contains information about recommended preventive health care for infants, children, adolescents, adults, and pregnant women or women thinking about becoming pregnant. The recommendations include adult and childhood immunizations and screenings, prenatal screenings, and safety precautions.

The Preventive Health Care Guideline is updated annually using the U.S. Preventive Services Task Force recommendations, research and a group of Unity's participating practitioners.

Unity recommends that your employees use this as a guide for their regular exams, screenings, immunizations and other health care services. It also can be used as a guide to make healthier choices. Please note: the health care recommendations in the Preventive Health Care Guideline are aimed at those who are at a low risk for serious medical issues. If an individual has a specific health condition or is at a higher risk due to family history, the individual should see his/her health care practitioner.

The Preventive Health Care Guideline is available online at unityhealth.com by clicking on "Fitness & Wellness." A paper copy can be requested by calling Unity Customer Service at 1-800-362-3310. ■

FORMULARY UPDATE

The following drugs have changed formulary status. These changes were made between December 2006 and February 2007. Members affected by these changes received a letter from Unity containing more details. A change in formulary status of drugs may affect out-of-pocket costs, depending on the current drug benefit. The complete formulary is available on Unity's web site at unityhealth.com or by contacting Unity Customer Service at 1-800-362-3310.

Formulary Additions, Non-Additions and Restriction Removals

| FORMULARY ADDITIONS | NOT ADDED TO FORMULARY (NON-FORMULARY) | PA/QL REQUIREMENT REMOVED |
|--------------------------|--|--|
| Metformin XR | Carvedilol CR (Coreg CR) | Ganciclovir (Cytovene, generics) – PA removed |
| Glyburide/Metformin | Inhaled Insulin (Exubera) | Clarithromycin XL (Biaxin XL, generics) – QL removed |
| Metformin/Glipizide | | Ivermectin (Stromectol) – PA removed |
| Rasagiline (Azilect)--QL | | Ezetimibe (Zetia) – QL removed |
| Nepafenac (Nevanac) | | Ezetimibe/simvastatin (Vytorin) – QL removed |

Products Removed from Formulary or Newly Restricted

| PRODUCT | CHANGE AND EFFECTIVE DATE | ALTERNATIVES |
|-------------------------|--|--|
| Levonorgestrel (Plan B) | 1/2/07 Prescription required for under age 18; For age >18, available without a prescription and not covered under pharmacy benefit | Oral contraceptives |
| Tolcapone (Tasmar) | 3/1/07 Removed from formulary due to safety reasons | Pramipexole (Mirapax), ropinirole (Requip), pergolide (Permax), levodopa/carbidopa (Sinemet) |

Products Newly Available as Generics (brand becomes non-formulary when equivalent generic available)

| PRODUCT | FORMULARY STATUS / NOTES |
|---------------------------------------|--|
| Metoprolol XL (Toprol XL) | formulary; 1st tier for 25mg strength, still PA and QL. Higher strengths are not yet available as a generic. |
| Ondansetron (Zofran) | formulary; 1st tier; QL= 6 tablets per prescription |
| Oxandrolone (Oxandrin) | formulary; 1st tier; PA |
| Propranolol LA (Inderal LA) | formulary; 1st tier |
| Trandolapril (Mavik) | formulary; 1st tier; no longer available in the Half-Tab program |
| Albuterol ER tablets (VoSpire ER) | formulary; 1st tier |
| Metronidazole vaginal gel (Metro-gel) | formulary; 1st tier |

PA = prior authorization required, QL = quantity limit

Important phone numbers to call when you have questions

| WHEN TO CONTACT | WHO TO CONTACT | PHONE NUMBER |
|---|--|----------------|
| To check the formulary status or restriction status of a drug | Unity Customer Service | 1-800-362-3310 |
| To obtain a copy of Unity's Prescription Drug Formulary | Unity Customer Service or unityhealth.com | 1-800-362-3310 |
| To appeal a Prior Authorization denial | Unity Customer Service | 1-800-362-3310 |
| To speak to a clinical pharmacist about why a Prior Authorization Request was denied | Unity Clinical Pharmacy Program | 1-888-450-4884 |
| For information regarding the Half-Tab Program | Unity Customer Service | 1-800-362-3310 |
| For criteria for coverage of a medication | Unity Clinical Pharmacy Program | 1-888-450-4884 |
| Early refills, vacation supplies, emergency supplies, new member supply, reimbursement of medications purchased out-of-pocket | Unity Pharmacy Services | 1-800-788-2949 |

Low Cost Allergy Relief Available

Allergy season is approaching and there are safe and effective treatment options available for the relief of symptoms.

Looking for Allergy Relief at the Lowest Cost?

Nasal steroids are considered by allergy experts to be the most effective treatment available. They are effective for the treatment of congestion, runny nose, sneezing, nasal itchiness, and postnasal drip. Generic fluticasone nasal spray is available at the 1st tier copayment while Rhinocort AQ and Nasocort AQ are available at the 2nd tier copayment.

Still Paying the Third Tier Copayment for your Antihistamine?

Members can get allergy relief along with price relief by purchasing non-prescription (over-the-counter) loratadine. They should ask their pharmacist to recommend a loratadine product, shop around and purchase the largest quantity. Non-Claritin brand products will likely cost less and are often on sale. If a member purchases most generic non-prescription products out-of-pocket it will cost less than his/her monthly generic copayment. Also, it doesn't require an office visit and it saves additional time and money. A recent price check revealed that generic loratadine 10 mg tablets can be purchased in a 100 count bottle for \$30. That's only \$9 per month. ■

Allergy Treatment Options:

| Drug Class | Product Name | Formulary Status/Copayment |
|-----------------------------|--|---|
| Nasal Steroids | Fluticasone (generic of Flonase) | Formulary / 1st Tier Copayment |
| | Rhinocort AQ, Nasocort AQ | Formulary/ 2nd Tier Copayment |
| Nasal Antihistamine | Astelin nasal spray | Formulary / 2nd Tier Copayment |
| Antihistamines | loratadine, diphenhydramine, chlorpheniramine | No prescription required <i>Not covered by insurance</i> |
| Decongestants | phenylephrine, pseudoephedrine (available behind the pharmacy counter) | No prescription required <i>Not covered by insurance</i> |
| Non-sedating Antihistamines | Fexofenadine, AllegraD, Zyrtec, ZyrtecD, Clarinex | Non-formulary/ 3rd Tier Copayment (prior authorization required for members with 2 tier benefits) |

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Benefits Assistant: Your Online Benefit Tool

Benefits Assistant is Unity's secure online tool through  **Benefits Assistant** which you and your employees can access benefit and claims information, 24 hours a day, 7 days a week. Just visit unityhealth.com and log in by clicking on the "Benefits Assistant" icon.

As an employer you can:

- Add, update, and terminate members
- View your group's benefit information
- Create customized provider directories
- View and confirm benefit eligibility
- Email Customer Service

Your employees can:

- View their benefit information
- Check claims status
- Change their PCP selection
- Email Customer Service
- Search for providers
- Check eligibility
- Review prior authorizations
- Update contact information

If you have any questions about Benefits Assistant, please contact Unity Customer Service at 1-800-362-3310.

