

ISSUE 2, 2008

Unity Earns Silver Well Workplace Award

Unity is excited to announce that we recently received the Silver Well Workplace Award! This honor is a demonstration of our commitment to workplace wellness and to the health and well-being of our most important resource, our employees. Developed by the nationally-based Wellness Councils of America (WELCOA), the Well Workplace award process is a demanding undertaking, but the benefits are long-lasting.



The Well Workplace initiative is designed to help organizations improve the health of their employees. Research has shown that healthy employees get sick less often, are more productive during the day and stay with the organization for longer periods of time. Well Workplaces are better places to work as healthy living is incorporated into the very fabric of an organization's culture and employees are empowered to take control of their own personal health. Well Workplaces have happier, healthier and more productive employees.

...continued next page

Exciting Changes Coming Soon to Unityhealth.com

Haven't been to unityhealth.com lately? Be sure to visit our website in the near future to experience some exciting new features. As part of our upcoming redesign, you'll experience a whole new look, easier navigation as well as a new secure portal.

MyUnity for Employers, Unity's new secure portal, will provide you with access to benefit information, allow you to view eligibility and give you the ability to add and term employees through *Benefits Assistant*. This secure portal will be specifically for you and will easily provide the information you need for your employees. If you currently use *Benefits Assistant*, you can login *MyUnity* by clicking on *Employers* and entering your username and password in the login box. Once you enter your information, you will be prompted to create a new password. If you don't have an account, please contact Unity's Enrollment Department to receive a username and password.

Within the Employers section, you will find information about workplace wellness, resources to help you manage your health insurance plan and many more enhancements to make it easier to do business with us. Also, check out the member section to see the additional features we've added to make it easier for your employees to understand and use their health insurance plan.

Watch your mail for more information about what unityhealth.com will offer you and your employees. In addition to the letter you will receive, we will also send information to your employees explaining all the new things they can find at unityhealth.com. So, make sure to check out unityhealth.com soon to see what new features it will offer.



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

unityhealth.com

Celebrate National Employee Health & Fitness Day™ on May 21, 2008

National Employee Health & Fitness Day is a national health observance created by the National Association for Health & Fitness in 1989 to promote the benefits of physical activity for individuals through their worksite health promotion activities. It has enlisted tens of thousands of participants from employers around the world. For ideas on how your workplace can celebrate, visit <http://physicalfitness.org>.



...continued from first page

Unity Earns Silver Well Workplace Award Cont.

WELCOA was founded in 1987 as a national non-profit membership organization dedicated to promoting healthier lifestyles, especially through health promotion initiatives at the worksite. The Wellness Councils of Wisconsin is the state coalition which supports the Well Workplace process and provides business leaders with a template to help their organizations build results-oriented health and wellness programs. Ultimately, these programs help employees make better lifestyle choices and positively impact the organization's bottom line.

Unity worked hard to successfully meet the rigorous standards set by the Well Workplace award process. We are very proud to be recognized as the newest Wisconsin employer to achieve national Well Workplace status.

How does your company measure up? Unity has staff that can assist with designing an award winning well workplace of your own. Contact your Unity Sales representative about the possibilities.

Start Planning Now for the 2008-09 Flu Season

Even though the flu season is months away, it's never too early to start planning. The health care community has already ordered vaccines and is planning for next season. To make sure you don't miss out on the opportunity to provide a flu clinic for your employees, we are encouraging you to plan now.

Unity will help you coordinate the flu clinic at your worksite to make it easier for your employees to receive a flu shot. We will pay for your Unity subscribers whose benefits are in effect at the time they receive the vaccine at your worksite flu clinic. The convenience of having employees receive this immunization at their workplace has been well received. Even though Unity pays for the vaccine, you may be responsible for an administrative fee based on the number of individuals who participate. You will be informed if this administrative fee applies to your workplace setting when you contact us to make arrangements.

If you would like to set up a worksite flu clinic, contact Unity's Health Services Department at 608-821-4134, 1-888-829-5687, Ext. 4134 or healthservices@unityhealth.com for information and requirements.

As a reminder, flu shots are a covered benefit for all Unity members when administered at their Primary Care Physician's clinic. PCP administered flu shots may be subject to applicable copays and/or deductibles. If you or your employees have benefit or coverage questions, please contact Unity Customer Service at 1-800-362-3310.



Wisconsin Pharmacy Quality Collaborative

Unity is pleased to announce its participation in the Wisconsin Pharmacy Quality Collaborative (WPQC). WPQC is a group of pharmacists, health plans and health care purchasers dedicated to creating a pharmacy quality pay-for-performance program that will improve the quality of medication use and patient safety as well as decrease costs for patients and insurers.



WPQC has established a community pharmacy quality credentialing process and a uniform set of reimbursed pharmacy-provided medication therapy management services. The official launch of WPQC occurred on March 19, 2008.

Community pharmacy quality credentialing process

What do your employees expect from their pharmacist? How would they define quality and medication safety when choosing a community pharmacy? Because these questions are so important, and so difficult to answer, WPQC has established a community pharmacy quality credentialing process.

The process starts with a definition of quality. WPQC has identified key “best practices” for community pharmacies. To be credentialed for quality by WPQC, a pharmacy needs to demonstrate that they follow all of the best practices on a consistent basis.

Examples of these best practices include:

- Implementing a continuous quality improvement process to track and prevent medication errors
- Having a program to proactively discuss new medication safety warnings from the FDA with patients taking those medications
- Opening each prescription bottle upon dispensing and confirming that the medication looks the same to the patient



This means that when your employees use a WPQC credentialed pharmacy, they will benefit from the best practices available in providing top quality pharmacy care. In addition to dispensing medications in the safest way possible, the pharmacist will take an active role in understanding and managing all of their medications.

For the first time, your employees have the option of choosing a pharmacy based on quality.

Uniform set of pharmacist-provided medication therapy management services

Pharmacists are highly trained health care professionals who can help patients in a variety of ways. WPQC has established a uniform set of pharmacist-provided services that are available to members of participating health insurance providers such as Unity.

These services include one-on-one medical device teaching, for example blood glucose meters; proactive assistance in switching to lower copay medications; helping to understand the importance of taking medication; medication therapy management; and more. Refer to Unity’s website for a more detailed list of services available.

If your group has a Unity prescription drug benefit*, these services are available to you and your employees through a WPQC credentialed pharmacy without a copay.

* Those with a Unity high deductible (HSA) plan are not eligible for coverage of these services through Unity.

How can my employees find a WPQC credentialed pharmacy?

There are currently 57 pharmacies participating in the WPQC. The complete list is available at unityhealth.com. ■



Visit unityhealth.com for more info

Workplace Wellness Resource Corner

Here are some resources to help your workplace wellness program.

Worksite Wellness

Wellness Councils of America

www.welcoa.org

As North America's premier resource for worksite wellness, the Wellness Councils of America is dedicated to helping organizations of all kinds build and sustain results-oriented wellness programs.



Wisconsin Worksite Wellness Resource Kit

<http://dhfs.wisconsin.gov/health/physicalactivity/index.htm>

This kit is a tool to assist worksites with implementing strategies that have been proven to be effective. The kit walks you through the process of developing a worksite wellness program.

Tobacco Cessation

Tobacco Control Resource Center for Wisconsin

www.tobwis.org

This is an online resource center that provides quick and easy access to resources and tools for coalitions and state partners, policymakers, youth service professionals, employers and business owners and health care providers. The site is also a central source for research and data, contact information and free materials.



Center for Tobacco Research and Intervention

www.ctri.wisc.edu

The University of Wisconsin Center for Tobacco Research and Intervention (UW-CTRI) holds a unique place in tobacco control. The Center combines groundbreaking tobacco research with practical application. This has resulted in the UW-CTRI achieving a national reputation for expertise in the study of tobacco treatment and dependence.

Physical Activity

www.wisconsinchallenge.org

Some of Wisconsin's most successful organizations, such as Trek Bicycle Corporation, have used the Challenge to build a healthier workforce. With the support of Governor Jim Doyle and the Wisconsin Sports Development Corporation, we're taking the Challenge to the next level.

Any workplace, big or small, can form a group to take the Challenge. With over 100 activities to choose from, it's a great way to make staying active fun for everybody. You can walk to the park over lunch, play softball or go for a bike ride.



Nutrition

www.fruitsandveggiesmorematters.org

The Fruits & Veggies—More Matters™ health initiative suggests simple ways to add more fruits and vegetables to every eating occasion. This initiative is offered by Produce for Better Health Foundation. ■



Inspire Your Workplace

The key ingredient to improve our health and lower health care costs is to increase the amount we physically move and make better nutrition choices. We all know this but the missing link is how we actually do it. The good news is there isn't just one solution.

Does your work "culture" support this kind of health atmosphere? Employees are at work at least eight hours a day. Studies have shown that health care costs can be lowered by improving the health of employees. It also makes sense that as people feel better, they perform better and that improves productivity.

Greater numbers of employers, like you, are looking at wellness programs for their employees. There are many environment and policy changes that can be offered that affect the culture of the workplace. These can lead to healthy improvements with very little expense to you.

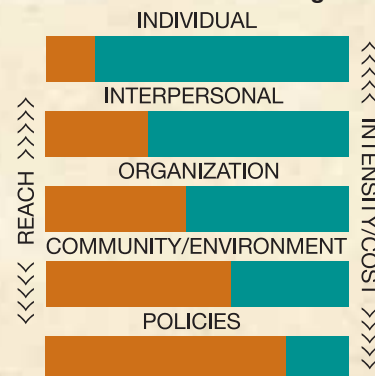
Here are some examples to inspire and support physical activity:

- Offer flexible work hours to allow for physical activity during the day.
- Support physical activity breaks during the workday, such as stretching or walking.
- Map out on-site trails or nearby walking routes.
- Encourage walk and talk meetings.
- Post motivational signs at elevators to encourage stair use.
- Provide exercise/physical fitness messages and information to employees.
- Explore discounted memberships at a local health club. Read more about Unity's reward programs for staying healthy at unityhealth.com by clicking on *Fitness & Wellness*.

Simple steps can inspire a healthier workplace. Select options that will work for your workplace. For more information, go

to <http://dhfs.wisconsin.gov/health/physical-activity> and click on the Wisconsin Worksite Wellness Resource Kit. You may also find useful information at the Wellness Councils of America website at www.welcoa.org/freeresources.

Levels of Change & Scope of Impact: The Goal is Behavior Change



Interventions that target individual behavior change take a great deal of resources and impact only one person at a time. Environment and policy interventions have a much greater potential impact.

From the Wisconsin Worksite Wellness Toolkit

The Case for a Smoke-Free Workplace

If your business offers a smoke-free workplace and a tobacco cessation program for employees, many of them will break free from their tobacco dependence. In return, your company will reap the following benefits over time:

- Lower prevalence of employee absence and turnover due to illness or death
- More affordable health insurance premiums
- Lower overhead
- Improved pride in your workforce

Make Your Workforce More Productive

Smokers, on average, miss 6.16 days of work per year due to sickness, including smoking-related acute and chronic conditions. Non-smokers miss 3.86 days of work per year. If you multiply the number of smokers on your workforce by two days of work, you'll find that you're paying a lot for lost productivity. Surveys show smokers also take longer and more frequent work breaks.

The Centers for Disease Control (CDC) estimates each employee that smokes costs your company \$3,391 per year, including \$1,760 in lost productivity and \$1,623 in excess medical expenses. Wisconsin businesses lose \$1.4 billion in worker productivity each year due to sickness and premature death caused by smoking.

Smoke-Free Businesses Have Lower Overhead

Research shows that employers who offer smoke-free environments and smoking cessation programs have lower overhead and cleaner work environments. Construction and maintenance costs are approximately seven percent higher in buildings that allow smoking. Businesses offering smoke-free environments enjoy savings in cleaning and maintenance costs. The U.S. Environmental Protection Agency (EPA) estimates that smoke-free restaurants can expect to save about \$190 per 1,000 square feet each year in lower cleaning and maintenance costs.

Boost Employee Morale with Smoke-Free Policies

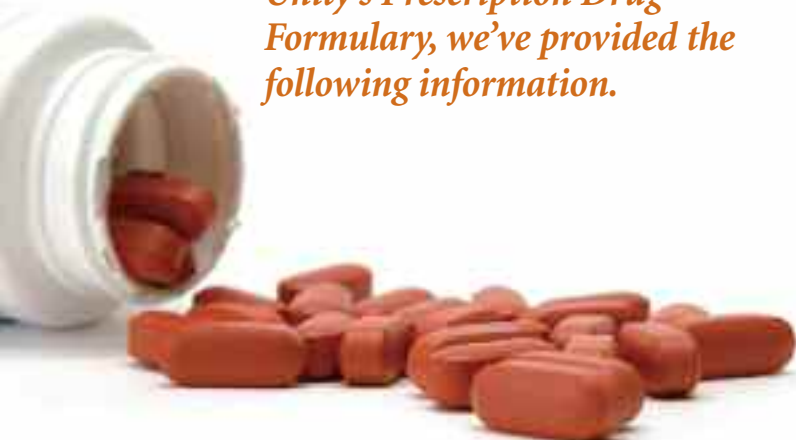
Offering a smoke-free environment shows your employees you care about their health and well-being. Non-smoking employees will appreciate the healthier environment. Smokers who want to quit (research shows that can be as high as 75%) will appreciate the smoke-free environment, too because it will assist them in their quit attempt. Studies show that smokers who quit feel better physically, mentally and emotionally. Cleaner environments have also been shown to boost employee pride in their work environment and employer.

Want to learn more? Visit www.ctri.wisc.edu.

Adapted from The Business Case for Investing in a Smoke-Free Workplace is Clear, Center for Tobacco Research and Intervention, University of Wisconsin Medical School.

Unity's Prescription Drug Formulary

To help you better understand Unity's Prescription Drug Formulary, we've provided the following information.



What is the Unity Prescription Drug Formulary?

A formulary is an important tool to help Unity meet its goal of providing coverage for safe and effective medications in an affordable manner. The purpose of a formulary is to promote use of the safest, most effective, and most cost-effective medications.

Unity's Prescription Drug Formulary is made up of a list of formulary medications, a list of non-formulary medications and a list of restricted medications. **Formulary** medications are the most cost-effective drugs covered by Unity. **Non-Formulary** medications are those that have suitable alternatives on the formulary or those that are considered less effective or less safe for *most* patients. Formulary or non-formulary medications may be restricted, which means that your practitioner must obtain Prior Authorization from Unity before you can receive coverage for those medications.

FORMULARY UPDATE

The following drugs have changed formulary status. These changes were made between December 2007 and February 2008. Members affected by the formulary removals should have 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 at unityhealth.com or by contacting Unity Customer Service at 1-800-362-3310 for a hard copy.

Formulary Additions, Non-Additions and Restriction Removals

| FORMULARY ADDITIONS | NOT ADDED TO FORMULARY (NON-FORMULARY) | PA/QL REQUIREMENT REMOVED OR MODIFIED |
|--------------------------------|--|---|
| tramadol | rotigotine (Neupro) | darbeopoetin (Aranesp) – modified |
| tramadol/acetaminophen | paliperidone (Invega) | epoetin alfa (Epogen, Procrit) – modified |
| teriparatide (Forteo) PA | tramadol ER (Ultram ER) | pegfilgrastim (Neulasta) – modified |
| brimonidine/timolol (Combigan) | | eszopiclone (Lunesta) – modified |

Products Removed from Formulary or Newly Restricted

| PRODUCT | CHANGE AND EFFECTIVE DATE | ALTERNATIVES |
|--|--|--|
| Fluvastatin (Lescol) and Fluvastatin XR (Lescol XR) | Effective January 7, 2008, fluvastatin products were removed from the formulary | Simvastatin, Lovastatin, Gemfibrozil, Niacin (Niaspan) |
| Lifescan (OneTouch) blood glucose meters and test strips | Effective September 17, 2007, Lifescan products were removed from formulary. Current users had until February 1, 2008 to change to a formulary product | Abbott brand test strips, Bayer brand test strips (Ascensia, FreeStyle and Precision Xtra) |

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

| PRODUCT | FORMULARY STATUS / NOTES |
|-------------------------------|--------------------------|
| alendronate (Fosamax) | formulary; 1st tier |
| clarithromycin ER (Biaxin XL) | formulary; 1st tier |
| granisetron (Kytril) | formulary; 1st tier |

PA = prior authorization required, QL= quantity limit

Important contact information when you have questions

| WHEN TO CONTACT | WHOM 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 Service | 1-800-788-2949 |

How is the Formulary Developed?

Unity's Pharmacy & Therapeutics (P&T) Committee is responsible for creating and maintaining the prescription drug formulary. This committee is made up of physicians and pharmacists who care for Unity members in our community. The P&T Committee meets monthly to review medications and determine the formulary status. They consider a variety of factors such as safety, side effects, drug interactions, how well the drug works, dosing schedule and dose form, appropriate uses and cost-effectiveness. In making these decisions, the committee obtains the most up-to-date information on the medication from a variety of sources including published clinical trials, data submitted to the FDA for drug approval and recommendations from local or national treatment guidelines. Additionally, the committee solicits input from local practitioners who are experts in the use of the medication under review.

What Does the Formulary Mean to You and Your Employees?

If your group has a Unity Prescription Drug Benefit, the formulary determines your copay for a medication as well as whether or not the medication requires a Prior Authorization for coverage.

If you have a Three-Tier Drug Benefit, generic drugs on the formulary are covered at the Tier 1 (lowest) copay, brand drugs on the formulary are covered at the Tier 2 (middle) copay, and non-formulary drugs are covered at the Tier 3 (highest) copay. Restricted medications (formulary or non-formulary) require Prior Authorization for coverage. If Prior Authorization is approved for a restricted drug, the copay is based on the drug's generic and formulary status, as described above.

If you have a Two-Tier Drug Benefit, all non-formulary and restricted medications require Prior Authorization for coverage. When a drug is covered, copays are based on the generic status. Generic drugs require a Tier 1 copay and brand drugs require the Tier 2 copay. ■

Complaints and Grievance 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 appeal a decision made by Unity and to receive a prompt and fair review.

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

The Reconsideration Committee was established to assure members receive all the benefits permitted or allowed by their contract as well as a fair and impartial hearing of their grievance. This Committee also provides members the opportunity to share information concerning their grievance in person.

In some cases, a member may have the right to have his/her grievance 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, 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 for 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/iroscert.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



Snifflin' and Sneezin'? It's Allergy Season

Allergy season is approaching and there are safe and effective treatment options available for the relief of symptoms. Here are some tips to share with your employees.

Looking for Allergy Relief at the Lowest Cost?

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

Still paying the Third Tier Copay for your Antihistamine?

- Get allergy relief along with price relief by purchasing non-prescription over-the-counter loratadine (generic of Claritin) or cetirizine (generic of Zyrtec).
- Ask your pharmacist to recommend a loratadine or cetirizine product. Purchase the largest quantity and shop around. Non-brand products will likely cost less and are often on sale.
- Purchasing most generic non-prescription products out-of-pocket will cost less than your monthly generic copay and will not require a visit to a practitioner, saving you 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 or just \$9 per month if used daily. Cetirizine is priced similarly; a 90 count bottle sells for \$30 or \$10 per month. ■

Unity Coverage of Allergy Treatment Options

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

Unity Communicator for Employers

is distributed quarterly by the Unity Marketing Department.

Editor: Lindsay Mayer
Art Director: Dorothy Harms

Comments and suggestions are welcome. Contact:

Marketing
840 Carolina Street
Sauk City, WI 53583
1-800-362-3308

lindsay.mayer@unityhealth.com

