

1st Quarter 2009 Winter Issue

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Letter from the President, Mark Tomaszewski

As we move into the New Year, we hope your business had a successful 2008 and wish you all the best in 2009. We are excited to report that the Penn-Ohio Regional Health Care Alliance (Penn-Ohio) experienced significant growth in 2008. Our membership increased from 143 companies at the end of 2007 to 339 companies at the end of 2008, with covered members increasing from 9,084 to 11,500. This increase, and our strength in numbers, will allow us to continue negotiating healthcare programs that benefit employers in the seven county area served by Penn-Ohio.

Board News

In addition to the significant change in membership, we are also experiencing a change in the board of directors of Penn-Ohio. After 15 years of service to Penn-Ohio, Pam Vass of the Ellwood Group is resigning her position as president and board member. Dawn Chaffee of Ellwood Quality Steels, the secretary/treasurer of Penn-Ohio, will also be stepping down. Pam and Dawn have both been instrumental in the success of Penn-Ohio, and we thank them both for their years of service and working to

provide competitive health care solutions for our members. After serving as vice-president for the past several years, I will now take on the role of president, and Karen Biscella of WTI-Von Roll will assume the role of vice president. Additionally, we have added three new board members, Alice Nunes of Butler Youth, Rusty Rader of J.J. Kennedy, and our new secretary/treasurer, Christy Pease of WTI-Von Roll.

Annual Meeting

The Penn-Ohio annual meeting will be held on February 19th at the Radisson Hotel in Sharon. We encourage all member companies to attend and participate in the meeting. Please mark your calendars. One item that we will be addressing at the meeting will be a revision of the Penn-Ohio bylaws. This revision will allow Penn-Ohio's accounting firm to provide a financial review instead of an audit, as previously required. The primary reason for this change is the increased cost for performing an audit as a result of recent changes in accounting standards. Please watch your mail for the Penn-Ohio annual meeting announcement that was mailed out to you mid-January.

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Changing of the Guard

Since the infancy of the Tri-County Health Care Alliance, now called “The Penn-Ohio Alliance,” our separating President, Pam Vass, has been an integral part of our success.

Pam and her company, The Ellwood Group, Inc., have been the biggest supporters of the Alliance. It was with the foresight of David Barenfield, President of the Ellwood Group, Inc., that recognized

the need for a regional health care alliance. From the very beginning, he contributed his time, ideas and the efforts of key members of his company who have served as Board Members.

Pam’s involvement began back in 1993. Since then, she has served both as Vice President and President of the Alliance. It was through her unwavering commitment to Penn-Ohio

that the Alliance has been an important source of information and competitive health insurance for numerous employers in the designated Pennsylvania and Ohio counties. Pam has attended every Penn-Ohio Annual Meeting. She has worked tirelessly to keep us focused and committed to the improvement and growth of the organization. It has been my privilege to have worked

closely with Pam these past 15 years. Please join me in thanking her for a job well done.

I would be remiss if I did not also recognize and thank Dawn Chaffee, our Secretary/Treasurer. Dawn has upheld the integrity of the Alliance by scrupulously maintaining our bylaws, corporate minutes and the Alliance’s financial records.

— Tom Finneran

Introducing Coventry Dental PPO

Coventry Health Care, HealthAmerica’s parent company, recently introduced a Dental Preferred Provider Organization (PPO) - a dental product designed to maximize coverage options and accommodate various budget needs.

The Coventry Dental PPO offers access to an extensive network of dentists throughout Pennsylvania and Ohio. When members obtain dental care through the network, they enjoy:

- High quality service from credentialed providers
- Lower out-of-pocket costs due to discounted provider fees and no balance billing
- Providers complete and submit claim forms on member’s behalf
- No referrals required to visit a specialist.


To ensure maximum savings, members should visit an in-network provider; however; they also have the freedom to visit any licensed dentist outside the network. In this case, they will typically pay the dentist for services performed



and submit a claim to Coventry Dental for reimbursement. The member is responsible for the difference between the provider’s billed charge and the amount reimbursed by Coventry Dental.

Getting a Quote

For more information, visit, www.cvtydental.com, or contact your broker or HealthAmerica sales representative for detailed plan designs and to obtain a quote.



ANNUAL MEETING REMINDER

When:
February 19, 2009
11:45 a.m.

Where:
Radisson Hotel
Sharon

Topic:
High-Deductible
Health Plans

Speaker:
Joseph Schmitt,
HealthAmerica

MHNet is HealthAmerica's New Behavioral Health Administrator

HealthAmerica now uses MHNet to administer behavioral health benefits. MHNet's toll free number is 1-800-835-2094.

The following are some frequently asked questions from members:

1. Will my PCP stay the same?

Yes, MHNet is only providing behavioral health and substance abuse services. Your PCP will not change and all other health care services will continue to be provided through HealthAmerica.

2. Do I need a referral from my PCP for behavioral health services?

No, a referral from your PCP is not needed. You can contact MHNet directly at 1-800-835-2094 and they will refer you to a provider in your area.

3. Do I need prior authorization for behavioral health services?

Yes, all outpatient behavioral health services will require prior approval from MHNet.

4. How can I make sure that I have an authorization for services?

You can call MHNet directly at 1-800-835-2094 to request an authorization, or ask your behavioral health provider to call MHNet for an authorization.

5. Can I continue to see the same behavioral health provider that I am currently seeing?

Yes, you may continue to see your current provider as long as you are in treatment. However, your provider will need to contact MHNet for an authorization number. Note: a "treatment episode" is defined as no break in services longer than six months.

6. How do I know if my current behavioral health provider is in-network with MHNet?

You can call MHNet at 1-800-835-2094 and they will be able to tell you if your provider is in-network.



7. What can I do if my current behavioral health provider is not in the MHNet Network?

You can continue to see your current provider even though your provider is not in the MHNet network. Please ask your provider to contact MHNet to request continued authorization for services.

8. Will there be any change in my benefits?

No, there will be no change in your benefit due to the change to MHNet.

9. What are the hours of operation for MHNet?

MHNet is open Monday through Friday from 8:00 a.m. to 5:00 p.m. MHNet is also has licensed clinicians available to address your urgent needs 24 hours per day, 7 days per week.

10. Where do I call to authorize treatment?

MHNet will authorize services for behavioral health treatment. Call MHNet at the number on back of your ID card for customer service, provider network, and new treatment authorization.

11. Why is HealthAmerica switching to MHNet?

HealthAmerica's parent company, Coventry Health Care, has acquired MHNet to administer the behavioral health benefits for all Coventry health plans. This will allow us to improve the delivery of services and to standardize care.

12. Will the amount paid toward my mental health care deductibles carry over?

Copayments, deductibles, and benefit maximums will not change – If a deductible applies for behavioral health care services, the amount paid to date will carry over with MHNet.

13. Who is MHNet?

MHNet is a nationally recognized leader in the administration of mental health and substance abuse benefits. Through its emphasis on evidence-based, consumer-focused behavioral health review, MHNet helps improve the health and well-being of people at home and at work.

15. Do I need to enroll in MHNet?

No. If you are covered through HealthAmerica, the administration of your mental health and substance abuse benefits have automatically transitioned to MHNet. You may need to switch to a MHNet network provider.

16. Will I get a new ID card?

Your current ID card is still valid. You will not get a new ID card because of the transition to MHNet. The toll free number for behavioral benefits also stays the same.

17. How can I search for an MHNet provider?

Go to <http://www.mhnet.com/> to search for an MHNet provider. Log in using the MHNet phone number from the back of your ID card.

LEGISLATIVE CORNER

An Overview on the Smoking Ban in Pennsylvania

Pennsylvania's statewide smoking ban, 15 years in the making in Harrisburg, became effective on Sept 11, 2008.

The bill, known as the Clean Indoor Air Act, was passed in an effort to protect the health of patrons and hospitality workers. A recent study from Scotland, published in the *New England Journal of Medicine*, showed heart attacks fell by 17 percent in the year after a smoking ban took effect in March 2006.

However, the bill is loaded with exemptions, including bars in which food represents less than 20 percent of sales and portions of casino floors and private clubs. Also, the bill bars any municipality from enacting its own sanction.

Of the 24 statewide smoking bans in the nation, Pennsylvania's is the weakest because of its many loopholes and the stricture on communities (including Allegheny County and the city of Scranton) that want to enact their own, tougher laws.

According to the law, businesses that want to be exempt can establish separate bar areas that have their own door and



ventilation system. Violations result in fines ranging from \$250 to \$1,000.

Exemptions to the law include:

- Bars in which food accounts for 20 percent or less of annual sales.
- Private residences and vehicles, unless they are being used for child-care or

adult day-care services.

- Up to 25 percent of rooms in hotels, and all rooms at full-service truck stops.
- Tobacco shops; manufacturers, importers or wholesalers of tobacco products or related products, such as lighters.
- Long-term care facilities and designated rooms at residential adult day-care facilities, community mental health facilities, and drug- and alcohol-treatment facilities.
- Private clubs, cigar bars and places where fund-raisers or charitable events featuring cigars are located.
- Up to 25 percent of a casino floor.
- Designated outdoor smoking areas at sports or recreational facilities, theaters or performance spaces.

The PA state Department of Health has a web page with information concerning the Act and downloadable forms and signs at <http://www.dsf.health.state.pa.us/health/cw/p/view.asp?q=250974>.

Information on restaurant compliance is available from the Clean Air Council at <http://www.cleanair.org/IndoorAir/tobacco/pdfs/indoor%20air%20factsheet.pdf>

Urgent Care Centers Save Time and Money

For many conditions, using an urgent care center instead of a hospital emergency room (ER) is a better choice. Depending on the coverage, members pay only a small copayment when they use an urgent care center. But, if they use an emergency room inappropriately, they may be responsible for most of the charges for the visit.

The advantages of an urgent care center

- Urgent care centers usually open early, close late, and have weekend hours.
- No appointments needed; shorter wait times. The average wait in an ER is nearly an hour.
- The centers are staffed by doctors and nurses who can deal with a wide range of conditions.

When to use an urgent care center

Not sure what to do after hours? Call the doctor's office. The on-call doctor may recommend an urgent care center for the following:

- Twisted or sprained ankle
- Ear infection
- Fever or flu symptoms
- Animal bites
- Cough, cold, sore throat
- Minor burns or injuries

- General wound care
- Mild asthma
- Minor skin rash
- Cuts, bumps, and sprains
- Allergic reactions

How to find an in-network urgent care center near you

Visit the HealthAmerica website at www.healthamerica.cvtv.com and click "provider search."

HealthAmerica and HealthAmerica Advantra Rank Among America's Top 20 Health Plans



HealthAmerica's Commercial and Medicare Advantage Plans Among Tops in Nation for Quality and Service on U.S. News & World Report/NCQA "America's Best Health Plans 2008-09" List

HealthAmerica's HMO, POS, and Medicare Advantage plans were ranked among the nation's top 20 best commercial and Medicare health plans according to a joint ranking by U.S. News & World Report and the National Committee for Quality Assurance (NCQA). Nationally,

HealthAmerica was ranked 12th among 287 commercial plans; HealthAmerica's Medicare Advantage plan, Advantra, ranked 18th among 216 plans nationally.

HealthAmerica and HealthAmerica Advantra have ranked as one of the top 50 best health plans in the U.S. News/NCQA "America's Best Health Plans" list* every year since 2005.

The National Committee for Quality Assurance and U.S. News and World Report collaborated to rank the nation's best commercial, Medicare, and Medicaid health plans. The ranking appears in the November 17 issue of U.S. News and on its website www.usnews.com/healthplans.

HealthAmerica's and Advantra's rankings are based on their Healthcare Effectiveness Data and

Information Set (HEDIS®) 2008 scores and the results of a Consumer Assessment of Healthcare and Provider Systems (CAHPS) survey of members. HEDIS is a set of standardized performance measures covering effectiveness of care, preventive care, treatment, and customer satisfaction. CAHPS is a standardized survey in which members rate the quality of care and service that they receive from doctors, specialists, office staffs, and insurers.

In these ratings, HealthAmerica's commercial health plans were rated higher than the national average in all 15 key measures of medical services and member satisfaction and higher than the Pennsylvania state average in 12 of the 15 key measures.

HealthAmerica's HMO, POS, and Medicare Advantage plans' status of "Excellent"

from NCQA was also a factor in determining the U.S. News/NCQA "America's Best Health Plans 2008" ranking.

The U.S. News/NCQA "America's Best Health Plans 2008" list is drawn from measures of prevention, treatment, and customer experience. These measures are compiled in NCQA's Quality Compass® 2008, which publicly reports comparative results of more than 400 commercial health plans covering 85 million Americans. Health plans throughout the country were evaluated on issues such as access to care, prevention efforts, treatment of diseases such as diabetes and heart disease, and members were surveyed on their satisfaction to calculate an overall quality score.

Urgent Care Centers Save Time and Money

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How serious is the condition?

When medical treatment is needed for nonemergencies, a family doctor should be the first choice. When it's not possible to get an appointment, an urgent care center can be the best bet. These walk-in clinics are designed to bridge the gap between a doctor's office and the emergency room.

When to use the emergency room

Clearly, any life-threatening injury or illness — stroke, heart attack, severe bleeding, head injury or other major trauma — requires emergency care. No one should take a chance with anything life-threatening. The ER is the best place for these and other critical conditions.

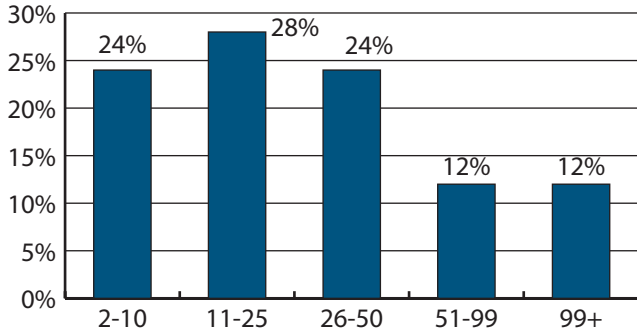
A Resource for Penn-Ohio Members

HealthAmerica maintains a dedicated page on their website for Penn-Ohio members. To access it, visit the HealthAmerica website at www.healthamerica.cvty.com, then scroll all the way down to the "Employer Information" section at the bottom of the page. Click "Penn Ohio" and you will gain access to a wide range of information, including an application link for membership and an overview of the Penn-Ohio Alliance.

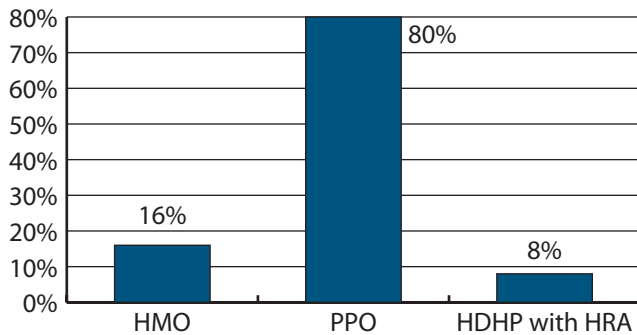
2008 Membership Survey Results

The Penn-Ohio would like to thank all members who participated in the Employee Benefits Survey. Included is a sample of the findings. The complete results of the survey will be available shortly on the Penn-Ohio website at www.pennohioalliance.com.

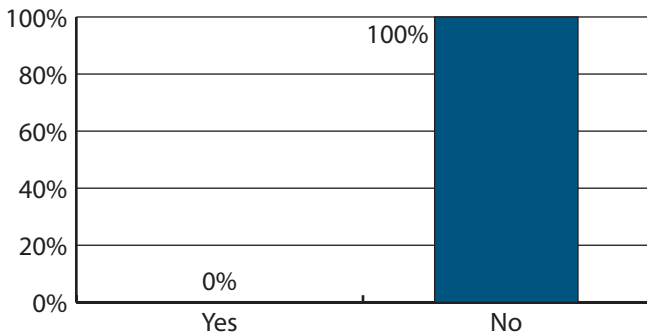
How many employees does your organization have?



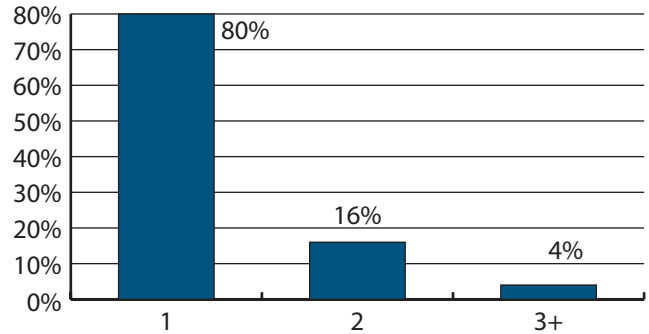
Which type of plan do you offer?



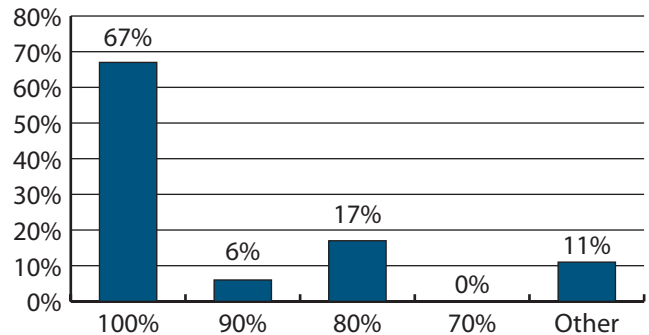
Do you offer a qualified high deductible plan with savings option (HSA)?



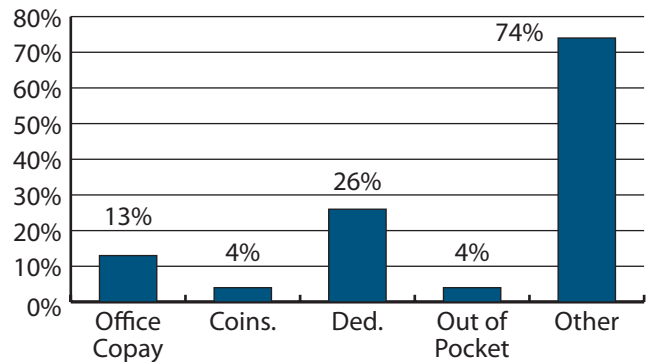
How many health plans do you offer?



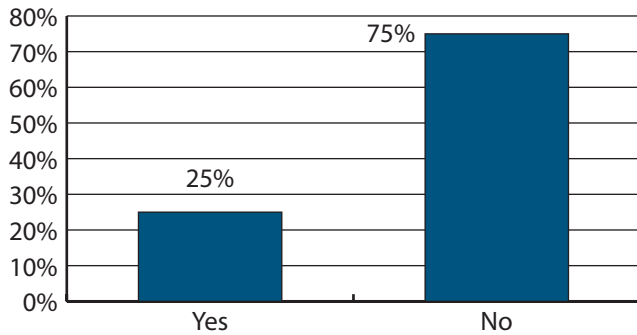
What is your current In-Network Coinsurance?



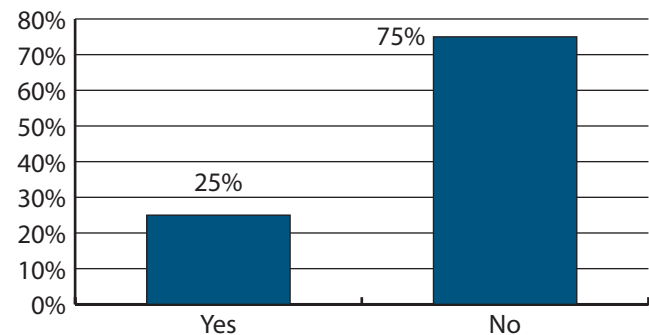
What plan changes are you considering for your upcoming renewal?



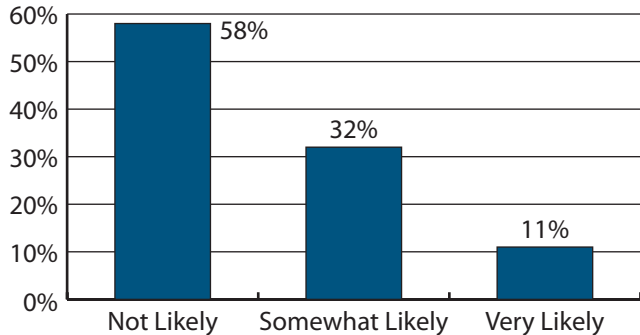
Do you plan to increase employee contributions from their monthly paycheck?



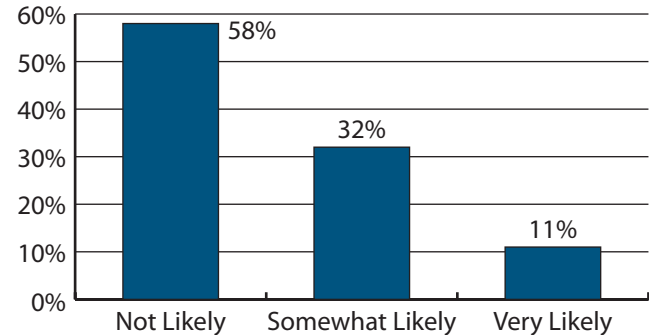
Do you plan to implement a high deductible plan with a minimum deductible of \$1,000+ but maintain copays for office visits and Rx?



Would you consider implementing a qualified high deductible plan with an HSA?



If you are not implementing a HSA plan this year, are you considering it for next year?



The New Children's Hospital of Pittsburgh of UPMC Opening in May 2009

Children's Hospital of Pittsburgh of UPMC is planning to open a new facility in the Lawrenceville section of Pittsburgh this spring. The new Children's Hospital, which is part of the HealthAmerica network, will offer an unprecedented standard of pediatric medicine. In addition, it was designed to focus on family needs, with such amenities as:

- **Easy Access:** one of the best vehicular entries of any hospital in a 'foul weather' city.
- **Privacy:** private patient rooms with two overnight sleeping surfaces for families enhance peace of mind.
- **Digital Hospital:** paperless medication orders and medical records reinforce patient safety.
- **Green Design:** natural light fills the hospital, including patient rooms.
- **Quiet Hospital:** no-beep monitors and silent pagers create a restful, healing environment.



CONTACT US

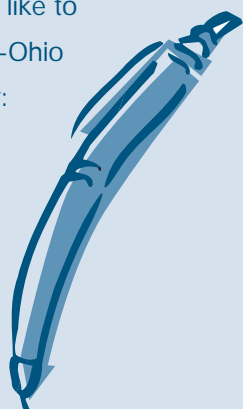
Are you on the Penn-Ohio e-mail list?
Please send your updated e-mail address
to: tfinneran@tjsins.com.

If you have a question, comment, or
suggestion you want to share with
HealthAssurance and/or Penn-Ohio; or
if you have a particular HealthAssurance
experience you would like to
share with other Penn-Ohio
members, let us know:

E-mail to:
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Pittsburgh, PA 15222



Pennsylvania in-area PPO and CCPPO (POS) products are underwritten by HealthAssurance Pennsylvania, Inc. (d.b.a. HealthAmerica). All out-of-area PPO products, HealthAmerica One products, and Ohio in-area PPO products are underwritten by Coventry Health and Life Insurance Company (d.b.a. HealthAmerica).

Free Health Risk Assessment

It's that time of year where many of us resolve to take steps to improve our health, eat more nutritiously, and increase our fitness levels.

Understanding your overall health risk status is the first step toward personal health improvement.

To that end, HealthAmerica offers members a free Health Risk Assessment tool that analyzes your responses to questions on your health history and lifestyle, and then provides suggestions for reducing or eliminating your risks. Here's how to use it:

1. Go to www.healthamerica.cvty.com
2. Click the "Member" Box
3. When the new window opens, go to "Login-Register" in the box on the left.
4. The "My Online Services" window opens. From there, you have the option to log-in (if you're already registered) or register as a first-time user.
5. When the page opens, go to the center column, where you will find a prompt to take the Health Risk Assessment.

That's all there is to it. The assessment takes about 10 minutes to complete.

Letter from the President

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Benefit Survey

We have completed the member benefit survey, and I want to thank all of those members who took the time to participate. These surveys assist us as we design and negotiate health care plans for the future. We are including a snapshot of the results in the newsletter, and will notify you when the full report is published on the Penn-Ohio website.

Educational Meetings

In 2009 we will once again hold various educational meetings throughout the year. We try to base our meetings on employee benefit topics that are of interest to the members. If you have any suggestions or topics you would like to see addressed, please contact Tom Finneran at 412-395-4035, or tfinneran@tjsins.com. — *Mark Tomaszewski*