

healthy communities

FALLON COMMUNITY HEALTH PLAN'S QUARTERLY HEALTH GUIDE



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Q: My friend says that antibiotics are no good for colds and flu. Is that true? Wouldn't it help to take an antibiotic as a precaution anyway?

A: Your friend is right. Colds, flu, most sore throats and most bronchitis are caused by viruses—and antibiotics do *not* help fight viruses. In fact, using antibiotics when you have a virus may do more harm than good. Taking antibiotics when they're not needed increases your future risk of getting an infection that resists antibiotic treatment.

Antibiotic resistance has been called one of the world's most pressing public health problems. It can cause complications for people who have common infections that once were easily treatable with antibiotics. When antibiotics fail to work, the results are longer-lasting illnesses, more doctor visits or extended hospital stays, and the need for more expensive medications with more side effects. Some resistant infections can even lead to death.

Sick people aren't the only ones to experience the consequences. Families and communities feel the impact when disease-causing germs become resistant to antibiotics. These antibiotic-resistant bacteria can quickly spread to family members, schoolmates and coworkers—threatening the community with a new strain of infectious disease that is more difficult to cure and more expensive to treat.

The Centers for Disease Control and Prevention reports that tens of millions of antibiotics prescribed in doctors' offices each year are for viral infections, which can't be effectively treated with antibiotics. *Doctors often cite patient demand as a primary reason why antibiotics are over-prescribed.* The time to use antibiotics is to treat infections caused by bacteria such as strep throat, and some pneumonias to name a few.

So please follow your doctor's advice.



Remember, taking antibiotics for colds, coughs, the flu or most bronchitis won't help you to feel better or keep your family members from catching it. The best way to limit the spread of viral infections is by frequent hand-washing and by avoiding close contact with others.

—Beth Foley, R.N., M.Ed., Director, Health Services, Fallon Community Health Plan ■

Q: Do nuts, especially peanuts, affect cholesterol levels? And what about decaffeinated coffee?

A: Once thought of as salty and fattening, nuts are actually part of a healthy diet. While high in fat and calories, nuts contain monounsaturated fats, which raise HDL ("good") cholesterol and lower LDL ("bad") cholesterol. Nuts are full of fiber, protein, and many vitamins and minerals, and they're filling, too—you only need a handful.

do you have a health-related question?

Write to us at:

Fallon Community Health Plan

Ask Our Experts

Communications Department

10 Chestnut St., Worcester, MA 01608

Walnuts, pecans and almonds seem to pack the healthiest punch. But peanuts also share many healthy characteristics, even though they technically aren't nuts (they're in the pea family). Brazil nuts, cashews and some pine nuts aren't quite as healthy because they're higher in fat.

With coffee, the story is not as clear. Years ago, coffee was thought to be generally bad for you. Today, research highlights coffee's antioxidants and protective effects on some organs. But not all coffees are created equal. A surprising study recently showed that decaffeinated coffee—but not regular coffee—raised blood levels of both a harmful type of fatty acid and certain protein called ApoB. Both substances are linked to higher LDL cholesterol. Decaf also affects people differently—decaf raised levels of a "super-good" cholesterol called HDL2 in overweight people, but lowered it in others. The different kind of bean used to make decaf is thought to be responsible.

Other studies have shown that unfiltered regular coffee—think boiled, percolated or espresso coffee—can significantly raise LDL levels, while filtered drip coffee—the kind most popular in America—has little effect. Paper coffee filters remove oily, cholesterol-raising substances during brewing.

However, even if you drink unfiltered decaf, the coffee studies generally looked at people drinking up to six cups a day. If you only have a cup or two in the morning, the effect on your cholesterol will be modest. And, since black coffee is naturally fat-free and has nearly zero calories, chances are that the biggest cholesterol-raisers in your cup are the cream and sugar.

—Jean Lamoureaux, R.D., L.D.N., C.D.E., registered dietitian affiliated with Southboro Medical Group ■

one heck of a year

I didn't need a crystal ball at the end of 2005 when I predicted in the *Worcester Business Journal* that "2006 is going to be one heck of a year" for health care. The writing was on the wall. It certainly has been a pivotal year in the industry—and for Fallon Community Health Plan as well.



It began with a bang as we carried out the new Medicare Part D prescription drug program. FCHP was praised for significantly helping our members (and community liaisons) to understand this complex program. We'll still be here for our seniors as they now make their plan decisions for 2007.

Massachusetts' expansive health care reform law took center stage in the spring—and will continue to do so. FCHP took the lead to put into effect the law's increase of the dependent age for health care coverage. We're one of only four health plans to offer Commonwealth Care, the law's new insurance option that offers premium assistance for individuals that meet income requirements. And that's only the beginning. You can count on FCHP to be on top of the issues and the newest health care options for you.

In many other ways, it's been an exciting year for FCHP. We expanded our Summit ElderCaresm program to Charlton and broke ground for a new facility in Leominster. Along with our Worcester site, we served a record number of frail elders who participate in this Program of All-Inclusive Care for the Elderly.

We've added more than 4,500 new doctors and hospitals throughout our network—including a major expansion into Western Massachusetts. We recently acquired a company that assists businesses who fund their own insurance. FCHP also introduced several new programs and benefits that make a difference in your life. I was thrilled that hundreds of you requested our *Commit To Be Fit* T-shirts through *Healthy Communities*. It's an indication that we're on the right path together.

FCHP is approaching the year's end with energy and optimism. There's plenty more to come in 2007. If you have any premonitions for the new year, please let me know!

Sincerely,

Eric H. Schultz
President and CEO
Fallon Community Health Plan

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For clarification of your covered benefits, please contact Fallon Community Health Plan's Customer Service Department at 800-868-5200 (TDD/TTY: 877-608-7677), or contactcustomerservice@fchp.org.

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invest in yourself

People today are living longer. The average American's life expectancy is now 77.2 years—an increase of more than 30 years in the last century. By 2030, it's estimated that the number of 100-year-olds living in the United States will be well over 300,000, more than six times current figures.

Not so long ago, many people perceived retirement in their 60s as a brief and boring interlude before death, and hoped for the best. Now, people more often can look ahead to 20, even 30 or more healthy years—what many are calling the “third age” of life.

Will this be you? Will you be ready?

planning for a healthy retirement

Of course, financial planning is very important—and when people talk retirement, the two go hand-in-hand. But money alone won't guarantee that you have a “rich” and independent life. Investing in yourself more likely will.

When you arrive at your retirement,

you want to be able to enjoy it, and for a long time. After all, it's a new adventure and you want to make the most of it! That means being healthy in body, mind and spirit.

healthy body: diet, exercise, disease prevention

It's difficult to feel good about life if your health is poor, no matter how much money you have. Good health equates not only to a longer life, but also to a better quality of life. Lifestyle plays a tremendous role in many of the conditions that commonly affect our health as we age, such as heart disease, type 2 diabetes and even some cancers. In fact,

experts agree that the lifestyle choices we make throughout our lives are responsible for up to 70% of our health. It's not all in the genes!

Yet, while we hope to be physically active and able to afford health care benefits throughout retirement, many of us sabotage that by not taking care of ourselves or considering our health insurance options prior to retirement.

Fallon Senior Plan™ members Carmine and Concetta (Tina) D'Angelo agree that when it comes to retirement, taking care of yourself—keeping healthy—is tops on the to-do list. “We try to eat right and go for walks. Balance is important,” Tina says. “Even if we don't always succeed, we keep trying.”

The D'Angelos recognized early how important it is to have a good health plan as your partner. After a career as a carpenter for a small builder, Carmine began looking in his 50s for better health and retirement security. He pursued and got a job with good health benefits, initially at half his previous salary, and eventually retired with excellent health insurance coverage. “When you retire, you can

continued

invest *continued*

have a bigger health insurance bill to pay," Carmine explains. "I was thinking of the future and how my wife and I would pay this expense—and have peace of mind for our health."

healthy mind: challenge, fun, relaxation

It's also important to develop activities that will keep your mind alert, continue to give your life meaning and purpose—and let you have fun.

Solid research has proven that you can increase your brainpower and lower your risk of dementia at any age with regular mental activity. Like a muscle, your brain needs exercise too!

Research also has shown that the mind-body connection is strong. It's important to have a positive mental attitude and stay future-focused. A hopeful outlook goes a long way. And, while the power of positive thinking can influence your health, regular exercise, in turn, can improve your brain's memory, reasoning abilities and reaction times.

Carmine D'Angelo notes, "It's a good thing to be busy and active; it keeps you healthy!" During their retirement, the D'Angelos haven't been bored. In addition to overseeing the building of their newer, more maintenance-free home, they have helped children and neighbors with major projects. He and Tina are both constant gardeners and love to travel. They have visited their hometown in Italy, where they met and married 43 years ago and still have family.

Carmine spent two



years researching his family tree back to the late 1700s in central Italy. "My son, Mark, had given me a family tree kit and that got me going!" Mark also got his dad interested in another new hobby. "My son knew I couldn't sit around and watch TV," Carmine smiles. "He gave me a woodcarving set one year, and I've been



Carmine D'Angelo proudly displays his wood carvings, a new hobby he found in retirement.

carving ever since." Carmine now has quite a collection of prized woodcarvings. He suggests, "Keep a list of things to do for today, and a list of things for the future."

seven steps to healthy aging

Many aspects of the aging process are determined by lifestyle factors. The way we choose to live our lives today affects our health tomorrow. Harvard University researchers identified seven predictors of a long and happy life. The great news is that these predictors are not based on heredity. They're all within your personal control.



1. **Get regular exercise throughout your life.** You probably know this, but do you do it? Participate in a fitness program with the help of FCHP's *It Fits!* program or through the SilverSneakers® Fitness Program offered at no additional cost through Fallon Senior Plan.™ Or, think gardening, hiking, dancing, swimming, snowshoeing or golf. Be creative and adventurous.
2. **Quit smoking.**
3. **Don't abuse alcohol.** A drink now and then doesn't seem to pose a problem.
4. **A stable marriage helps,** especially after age 50. Enjoying good relationships with friends and family counts, too.
5. **Maintain a healthy weight.** (Take advantage of FCHP's Weight Watchers® reimbursement!)
6. **Discover and use good coping skills.** Find ways to de-stress. Try to look for the silver lining. Remember the power of positive thinking!
7. **Be a lifelong-learner.** A healthy mind is more important than money when it comes to living longer.

Strive to make these a part of your life now. They won't stop you from getting older, but they can extend your years of healthy life. **For support and resources, check out FCHP's *Every Day Health* programs on page 11.**

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Have you developed your activities portfolio? What will challenge *your* mind?

a healthy spirit: social supports, community involvement

Having people you care about, share activities with and can count on for support will make your retirement happier and more fulfilling.

It's common to lose your social network when you leave a job. Start now to find a work-life balance that will allow you to nourish your family ties and develop friendships outside of your job. It only gets harder as you get older.

Much of Carmen and Tina D'Angelo's joy these years center around their son and two daughters, other family and friends. But then again, it always has. They often see and care for their grandchildren, and have hosted extended family parties and major neighborhood gatherings.

Get out of your house and away from your job. Join a club, a society, an organization and meet new people. Volunteer work can give you a great deal of satisfaction and help you connect with your community and a cause you believe in.

it's up to you

When jazz composer and pianist Eubie Blake was well into his 90s, he said, "If I'd known I was going to live this long, I would have taken better care of myself." It's a good motto to follow for retirement. Explore some of the suggestions in this article to improve your life and your outlook. Make a plan, review and adjust it as you go along—and leave room for serendipity. ■

retirement checklist

Retirement is not an event; it's a process.

It's smart to think and plan ahead when it comes to how you want to spend the rest of your life—whether you are middle aged, on the cusp of retirement or already in it. You put yourself in charge of your own health and happiness and have a better chance of achieving both. Here are a few questions to ask yourself. Search for the answers and review your ideas along the way. Life is full of surprises!

- When would I like to retire? Is it based on my age? My family? My future goals? Discuss your options and expectations with other family members.
- Would I consider a complete or partial retirement? Would I like to do part-time or temporary work, or even a small-business venture?
- Where will I live? Would I like to stay in my current home? Downsize to a condo? Try a retirement community? Move out of state? These and other housing options have implications for every aspect of the future.
- What is important and fulfilling to me? What gives me a sense of meaning and purpose in life? Take time to reflect on past interests and dreams for the future.
- Do I have any skills I want to learn or to teach others? Consider a course at a local college or participating in arts and crafts workshops.
- Have I developed any outside interests, hobbies, volunteer activities or any areas of new learning? Am I a joiner or a loner? Am I balancing my work, family and personal life today in a way that will not leave me bored in my retirement? Start developing your activities portfolio.
- Have I considered joining organizations that offer services for people nearing or in retirement?
- Do I take care of myself now with a focus on prevention? (See sidebar, *seven steps to healthy aging*, for suggestions.) Do I get an annual checkup? (Ask about FCHP's \$0 wellness copayment.) Have I learned meditation and relaxation techniques to keep stress under control?



say goodbye to separation anxiety

“No, please don’t go!!!” your toddler screams as you exit her day care and leave for work.

Although moments like these are difficult for parents and children alike, it may be reassuring to know that separation anxiety is common in children. It’s a temporary part of childhood that typically appears between the ages of 6 and 8 months, but can resurface when toddlers and preschoolers start a new day care or school, go off to camp, or even attend sleepovers with friends.

New surroundings can make anyone anxious. That’s why it’s a good idea, for example, to introduce your child to a new environment and teacher before the first official day. Call the school or day care to see about scheduling a visit, and ask the teacher any questions you have.

During those first few days, establish a routine for you and your child. Sit down together for breakfast and talk about what the day will bring, and spend some extra one-on-one time with your child before leaving the house.

Once you get to school and you’re ready to leave, reassure your child that you’ll be back, and validate feelings by letting him or her know that it’s okay to miss you when you’re not there.

Don’t forget about your own feelings, too! When kindergarten beckons, it’s only natural to have your own feelings of separation anxiety—after all, your baby is growing up! If you’re struggling to get through this time, talk with other parents about your feelings, because chances are they’re going through the same issues.

The separation anxiety your child experiences will start to diminish once he or she spends more time with new



friends and teachers. However, for some children, the anxiety may be quite intense and interfere with the child’s daily routine. In these situations, parents need to seek help from the child’s pediatrician.

—Barbara Chase, M.D., pediatrician and FCHP Medical Director of Quality and Care Management ■

getting ready for a snack attack

“No snacking! You’ll ruin your supper!” This might be a familiar phrase of your childhood. Today, however, snacking is encouraged for young children, even when childhood obesity is at an all-time high. Active children may be getting as many as one-fourth of their calories from snacks, according to the American Academy of Pediatrics. That’s why it’s important to have healthy snacks handy for your kids when hunger strikes.

The best snacks for a healthy and growing child are fruits, vegetables or whole-grain foods. Choose low-fat

varieties of milk, cheese and yogurt. If you go for prepackaged snacks, read the nutrition label. Snacks should be low in salt and sugar, and be labeled as having low or no trans fat. Instead of chips and cookies, try some baked pretzels, air-popped popcorn or low-fat whole wheat crackers instead.

To make it easier on you and healthier for your child, plan and prepare snacks ahead of time—cut fruit and veggies into bite-sized pieces and wrap in individual packages. Make it fun, too, by using a cookie cutter to shape peanut butter sandwiches or adding food coloring to low-fat vanilla yogurt for a healthy—and silly—dip for fruit.

When your child is really hungry, combine protein and carbohydrates for an energy-packed treat. Try an apple with peanut butter, yogurt with granola or cereal with skim milk.

The best place to start, though, is with you. As a parent, be a good role model for your kids and practice healthy eating habits! ■

put \$200 in your pocket

Remember, FCHP’s *It Fits!* feature now covers activities with aerobic and instructional components for all ages. Your family can get reimbursed up to \$200 each calendar year for a child’s school sport user fees, for participating in football, hockey, karate, Jazzercise and more! Get more details on our Web site, www.fchp.org, or call Customer Service at 800-868-5200 (TDD/TTY: 877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

Benefits may vary by plan design and employer group.



the doctor is in!

If you have a Fallon Clinic physician and ever find yourself in the emergency room at Saint Vincent Hospital, don't be surprised if you're greeted by Charles F. Pattavina, M.D., F.A.C.E.P. Dr. Pattavina is the Division Chief of Emergency Department Facilitation for Fallon Clinic. He also is a full-time physician dedicated to overseeing your care in the hospital's emergency room.

In a unique collaboration between Fallon Community Health Plan and Fallon Clinic, Dr. Pattavina's main role is to make sure that FCHP members are getting the care they need in the emergency room. "I serve as a consultant and advocate for physicians and patients," he said. "If a patient has a question about a treatment or procedure, I'm available to help answer their questions, and I can also consult with their emergency room doctor as well."

Dr. Pattavina said he is either notified by word of mouth or via a generated report when an FCHP member who has a Fallon Clinic doctor arrives in the emergency room at Saint Vincent. "I'll introduce myself and let them know that I'm here," he added. "My goal is to give FCHP members a sense of security knowing that someone will be there for them as support."

Dr. Pattavina also is instrumental in making arrangements for these FCHP members should they require additional assistance or help other than conventional admission. "I can help patients through the process of being transferred to an inpatient or observation bed within the hospital, or I'll provide assistance if a patient needs to be brought to a skilled nursing facility," he said. "I know how difficult it can be to make such arrangements, so I am glad to be here to help our patients make any transition as smoothly as possible."



An award-winning physician with more than 20 years of experience in emergency care, Dr. Pattavina said the relationship with Fallon Clinic, Saint Vincent Hospital and Fallon Community Health Plan is special. "This relationship is truly a unique, added value for FCHP members in this region." ■

reform measures effective for masshealth

As part of the state's health care reform law, several changes to the MassHealth program for low- to medium-income residents went into effect July 1, 2006:

- **MassHealth eligibility for children has increased.** This means that children in families earning up to 300% (versus 200%) of the federal poverty level now qualify for more comprehensive benefits under MassHealth, instead of coverage under the Children's Medical Security Plan.

- **MassHealth coverage of certain benefits was expanded.** Affected benefits include dental and vision-care services, chiropractor services, orthotics, prosthetics, 24-hour post-medical detoxification substance-abuse services and acute inpatient administratively necessary days. MassHealth is introducing a two-year pilot program for tobacco-cessation treatment. ■

be an advocate for fallon senior plan™ members

At FCHP, we know that the best advocates for our Medicare Advantage plan members often are our other members who help their family, friends and neighbors to understand and choose their health care coverage. Are you one of them?

Since our Fallon Senior Plan members must soon choose their plan for 2007, we'd like your help in making sure that certain members do not pay too much. Federal regulations prohibit us from advising our Fallon Senior Plan members about their plan choices.

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beware of health care fraud

Fallon Community Health Plan is committed to detecting, investigating and resolving instances of error, fraud and abuse. These might include using someone else's coverage or insurance card, filing claims for services or medications not received, a provider billing for services not actually performed or misrepresenting procedures performed to obtain payment for non-covered services. Reducing fraud and abuse are essential to maintain strong and affordable health care. If you suspect fraud or abuse, please contact our Compliance Hotline at 888-203-5295. ■

advocate

continued from page 9

The members we're concerned about are those who receive financial assistance from the federal low-income subsidy or Prescription Advantage and who also are enrolled in one of Fallon Senior Plan's Enhanced Rx plans.

Our Enhanced Rx plans cover many of the same benefits that these members already receive through government assistance. Therefore, these members are better off choosing our Basic Rx plan option (instead of an Enhanced Rx plan) because they get the coverage they need at a lower premium. Why should they pay for something they already have?

Since these members must be enrolled in a plan with Medicare prescription drug coverage to qualify for assistance, our plans with Basic Rx prescription drug coverage might be the solution for them.

We'd be happy to answer any questions you have. Please call Customer Service at 800-868-5200 (TDD/TTY: 877-608-7677), Monday through Friday, 8 a.m. to 6 p.m. ■

more network options for fchp members

Fallon Community Health Plan's Select Care network grew by leaps and bounds this year as we added 4,500 new physicians and several major hospitals throughout the state. With over 14,000 doctors and hospitals, FCHP members now have more choice than ever before.

In addition to our expansion into Western Massachusetts (see back cover for details), we've added several key providers to the FCHP Select Care network in other regions of the state. Our latest additions are:

- **Lahey Clinic's** 541 providers and popular medical facilities. Lahey Clinic offers primary care services—pediatrics, family and internal medicine—at community-based practices throughout northeastern Massachusetts. Lahey Clinic Medical Center in Burlington encompasses a large ambulatory care center and a 293-bed hospital. Lahey Clinic Medical Center, North Shore, in Peabody, serves more than 800 outpatients each day and includes a 10-bed hospital.

Please note: Lahey Clinic remains available to FCHP Direct Care members for certain services or for specialty care through FCHP-authorized tertiary care.

- **MetroWest Health Care Alliance, Inc.**, a physician organization affiliated with the MetroWest Medical Center in Natick and Framingham. This new relationship adds 222 physicians to our network, including 49 PCPs and 173 specialists. MetroWest Health Care Alliance, Inc. serves several MetroWest communities, including Framingham, Natick, Marlborough and Milford.

- **Caritas Norwood Hospital**, in Norfolk County. This 264-bed hospital provides a full range of care services, including cardiology, surgical, emergency, endoscopic, and OB/GYN services. Caritas Norwood Hospital serves more than 350,000 people in Norwood and 15 surrounding communities. ■

transitioning from hospital to home

Fallon Community Health Plan members can rest a little easier when making a transition from hospital to home. FCHP recently introduced its *Coming Home* program, which reaches out to members within 48 hours of their discharge from the hospital.

Nurses (and occasionally social workers) in our Outpatient Care Services Department* call members to carefully review their medications to avoid dangerous duplications between hospital and home prescriptions, ensure that any home care services or needed medical equipment are in place, check on medical transportation needs and more. Members will receive our ongoing attention if their needs continue to be more complex, and always are encouraged to call back if they have questions or concerns.

Through *Coming Home*, we can identify our members' needs immediately and help them to avoid the avoidable readmissions.

** In most cases, FCHP members with Fallon Clinic primary care providers may receive a follow-up call from Fallon Clinic, not the health plan. ■*

fchp acquires benefits administrator

Fallon Community Health Plan recently purchased Worcester-based UltraBenefits, Inc., a privately held company that manages health care benefits for approximately 20,000 customers nationwide. The company has built a reputation for delivering high-quality customer services to its clients.

There are larger employers who chose to establish their own group plan (called self-funded plans) and directly pay their employees' health care benefits. Companies like UltraBenefits, known as third-party administrators, typically process claims and perform other administrative services for these plans.

"We're excited and pleased to welcome UltraBenefits to our growing FCHP organization," said Eric H. Schultz, FCHP President and CEO. "FCHP has been evolving into a regional health care services company, and UltraBenefits is a perfect fit."

UltraBenefits President Phillip E. Soule, who founded the company in 2000, is a former Allmerica executive with more than 31 years experience in the employee benefit business. He continues to lead the company with his management team. ■

dependent age now up to 26

Under Massachusetts' new health care reform law, the dependent age for health care coverage was increased to age 26, or two years after losing dependent status—whichever comes first.

FCHP has extended coverage for its members who meet these new dependent criteria.

In order for a dependent to be covered on an FCHP plan, the dependent must be:

- Under 26 years old
- A Massachusetts resident. There are two exceptions:
 - Dependents on Fallon Preferred Care
 - Full-time students who are attending school outside of Massachusetts but maintain their legal residency in Massachusetts can remain on the plan, but are only covered for selected services (including emergency services) while outside the plan service area.
- Unmarried
- Considered a qualified dependent or has been considered a qualified dependent within the past two years—with both scenarios based on IRS guidelines

Eligibility for dependents varies by employer group (for example, federal employees are not affected), and some employers have their own certification process. Our members who are enrolled in a group product should consult with their employer.

In early 2007, our members will receive their annual attestation form starting at age 20. Our subscribers will be required to confirm dependent status by completing the form.

Questions? Call FCHP Customer Service at 800-868-5200 (TDD/TTY: 877-608-7677), Monday through Friday, 8 a.m. to 6 p.m. ■

in our community

• hockey gets our hometown support

FCHP is supporting the return of AHL hockey to the Central Mass. region as a major sponsor of the new Worcester Sharks. This promises to be an exciting premiere season—and we don't want anyone to miss it. FCHP will host 20 at-risk youths from area organizations at 20 Sharks home games at the DCU Center in Worcester. When you attend a game, be sure to look for FCHP's dasher board ads inside the blue lines—and try to catch one of the 20 Sharks and FCHP T-shirts we'll be tossing out to the crowd during timeouts at the home games! We hope you and your family enjoy the season.

• fchp computers find new home

Fallon Community Health Plan has donated several hundred computers to organizations we do business with throughout our service area. These became available when we upgraded our computers company-wide. It was a great way to recycle the older computers in an environmentally friendly way. For many of the organizations, the computers are making a difference in their operations and outreach to others. A few of the recipients were the Boys and Girls Clubs, the Henry Lee Willis Center, Friendly House, Tri-Valley Elder Services, Clinton's Bigelow Free Public Library and several regional high schools. ■

taking care of you every day

Have you heard about FCHP's *Every Day Health* program? We've put the tools and resources you need at your fingertips, whether you want to reinforce your healthy lifestyle or just need extra support. Read about some of our *Every Day Health* programs below. For more information, visit www.fchp.org or call our Customer Service Department at 800-868-5200 (TDD/TTY: 877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

- **It Fits!** reimburses families up to \$200 for membership at a fitness center or in Weight Watchers®, or for aerobics, Pilates and yoga classes taught by certified instructors. Now sports programs and lessons for all ages are reimbursable, too!
- **The SilverSneakers® Fitness Program** helps thousands of our Fallon Senior Plan™ members maintain their fitness at no additional cost. SilverSneakers offers participants a basic membership to select fitness facilities, where they may participate in a choice of fitness classes, use the exercise equipment and any swimming pools, or steam and sauna rooms.

- **Healthwise® Knowledgebase**—one of the nation's leading online health resources, including prescription drug information—is accessed free by clicking the link on our home page, www.fchp.org.
- **Quit to Win**, our tobacco treatment program, helps members develop a stop-smoking plan that's right for them and gives them the tools they need to succeed. Group sessions are free (you don't have to be an FCHP member to join us), and patches are sold at a greatly discounted rate. Phone counseling is an option for those who cannot attend our group sessions. Call us at 508-368-9540 or 888-807-2908 to find out more. ■

Benefits and features may vary by employer and plan.

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health, fitness and you!



generic drugs getting more attention

Prescription drugs account for 10% of our health care dollars. With everyone focused on managing the cost of health care, generic medications are increasingly getting the attention they deserve.

Drug manufacturers usually have their brand-name drugs under patent protection for many years, giving their company the sole right to sell the drug. When a patent expires, any manufacturer can apply to the Food and Drug Administration (FDA) for approval to sell a generic version of the brand name.

Generic drugs are good news for consumers. They are as effective as the brand-name drugs they copy and are much cheaper—often up to 80% less than their brand-name counterparts. That's because generic drug makers do not develop these drugs from scratch or promote them. However, they must meet FDA standards that require the same dosage, quality and safety as the drugs they duplicate.

"We love generics," said Leslie Fish, Pharm.D., Director, Pharmacy Services, Fallon Community Health Plan. "They have a proven track record and are more affordable for people. It would be wonderful if more consumers would question the costs of their drugs or ask their pharmacist or doctor for less-expensive alternatives."

In the next two years, consumers will see significant savings as many popular drugs lose their patents and their generic versions come to market. A high-profile drug just off its patent is Zoloft®. As the number-one drug in the antidepressant market and one of the most prescribed in the FCHP drug formulary, the cost of Zoloft will likely drop dramatically in the coming



months. The same will be true for other brand-names like Zocor®, Ambien® and Zyrtec®, for example.

Keep a watchful eye, and ask your doctor and pharmacist about generic alternatives for your prescription. ■

preparation is key to disaster survival

If you pay attention to the news every day, you know that a disaster, whether natural or man-made, can strike anyone at anytime. We often can't prevent disasters, but we can think about "what if" and be ready to respond. Are you ready?

- **Create a family communications plan.**

This includes selecting two locations where you can meet your family members: one close to home and the other outside of your neighborhood. Also, choose someone who lives out of your area to be a family contact person.

- **Stock up on supplies and food.**

Make a disaster supply kit that includes first-aid items, a three-day minimum

supply of water for each family member, non-perishable foods, high-energy bars, vitamins and at least a week's worth of any prescription medications. If you have infants, include formula, baby food, diapers and wipes. Also, create a lightweight, smaller version of the kit to use in the event of an evacuation.

- **Have important documents in one place to take with you**, including your FCHP member ID card.

- **If you or someone in your family has a disability**, ask trusted friends or neighbors to be ready to help. These people should be aware of any unique needs. Also, if someone requires life-sustaining equipment, like oxygen or dialysis, check out in advance any area facilities that can help during an emergency.

Once you've planned ahead, you'll be calmer and think more clearly if an emergency arises. Just be sure to review and update your plan regularly.

For more information on disaster preparedness, visit the American Red Cross at www.redcross.org, or the U.S. Department of Homeland Security at www.ready.gov. ■

follow-through is best medicine for depression

Depression is widely recognized and accepted today as an illness that requires treatment. There are several different types of medicines, called antidepressants, that are effective in treating the symptoms of depression. Your doctor will work with you to choose the medicine that's right for you. The key to successful treatment is to take antidepressants exactly as directed—and for the length of time recommended, which is generally a minimum of six months.

if you are taking antidepressant medication:

- Don't miss a dose. For this type of medicine to work properly, you need to take your medicine every day.
- Don't be discouraged—you may not feel better right away. It can take up to eight weeks or more for the medicine to "kick in." You'll gradually notice a difference.
- Even when you begin to feel better, don't stop taking the medicine for any reason until your doctor says you can. Going "cold turkey" off the medicine has side effects and would increase the chances that your symptoms will reappear.
- It's best to see your provider at least three times in the first 12 weeks of your treatment so that he/she can judge whether or not the medication is working, and discuss if you have any side effects. Keep your appointments!

To learn more about depression, contact Beacon Health Strategies, FCHP's behavior health partner. Go to <http://beaconhealthstrategies.com/members.html>, and log in as an FCHP member. In the tool bar, click on "health," then "depression." Or call Beacon at 888-421-8861 (TDD/TTY: 781-994-7660) from 8:30 a.m. to 5:00 p.m., Monday through Friday. A clinical case manager is available to assist 24 hours a day, seven days a week for urgent matters. ■

don't forget your annual flu shot

The Centers for Disease Control and Prevention guidelines recommend flu shots for anyone who:

- Works in health care or with young children
- Is between the ages of 6 and 23 months
- Is age 50 or older
- Has diabetes, asthma, heart or lung disease, or other chronic diseases or conditions
- Wants to be vaccinated

The best time to get the flu shot is in October and November; the shot takes about two weeks to take effect. You cannot get the flu from the flu shot. ■

what is "bird flu?"

Avian influenza, or "bird flu," is an influenza virus related to the common seasonal flu. However, unlike seasonal flu, this virus usually infects birds, often without making them sick. But once in a while, a powerful new strain of the virus appears that sickens and kills many birds. The virus that's in the news, called H5N1, is one of these viruses.

Bird viruses like H5N1 are usually hard for people to catch or spread. Only a few hundred people have caught H5N1 since 1997. But because people have no natural immunity to it—and regular flu shots don't work against it—the virus can cause severe illness or death if it infects them.

Experts worry that H5N1 or a similar virus may undergo changes, or mutate, to more easily infect and spread in people. If that happens, the mutated virus could quickly spread around the globe, causing widespread illness—a flu pandemic. That's what happened with the infamous "Spanish flu" in 1918, and in the pandemics of 1957 and 1968. A flu pandemic would likely disrupt daily life as many people would get sick in a short period of time.

We can't predict when a pandemic will strike, so every family, organization and community needs to have a plan.

FCHP will be ready, and we want you to be, too. That's why we've created a free online brochure, *Pandemic flu: be aware and prepare*, with information, a Q&A, tips and resources to help you understand more about pandemic flu. Visit our Web site at www.fchp.org. ■

fitness fact

Generally, the more fit you are, the lower your pulse rate will be. A long-distance runner, for example, may have a resting pulse of 40 to 50. For most of us, the average is about 72. As you get fit, your resting pulse may drop by 10 to 15 beats per minute. This means that your heart is stronger and pumps more blood per beat—so it doesn't have to beat as often. ■



help is available

If you qualify for extra help with your Medicare prescription drug plan costs, your Medicare Part D plan premium and drug costs will be lower.

According to the Social Security Administration, part of the requirements for receiving the low-income subsidy is if your combined savings, investments and real estate (other than your home) are worth no more than \$11,500 if you are single, or \$23,000 if you are married and living with your spouse. There are also monthly income requirements.

So why not see if you're eligible to receive the help? You can find out by contacting one of three agencies:

- 1-800-MEDICARE (1-800-633-4227)— 24 hours a day/seven days a week. TTY users should call 1-877-486-2048.



- The Massachusetts Medicaid office at 1-800-841-2900. TTY users should call 1-800-497-4648.
- The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TDD/TTY users should call 1-800-325-0778. ■

know what you're signing up for

As you consider your health care coverage options for 2007, please be aware that you can only change plans at certain times during the year and you can only be a member of one Medicare Advantage or prescription drug plan at a time. Therefore, you can't be a member of both Fallon Senior Plan™ (with or without Medicare Part D drug coverage) and a stand-alone prescription drug plan (which doesn't include Medicare Part A and Part B). If you sign up for one plan when you're a member of another, you automatically will be disenrolled from your current plan. Please call us if you have any questions: 1-800-868-5200 (TDD/TTY: 1-877-608-7677), seven days a week, 8 a.m. to 8 p.m. ■

be clear about cough medicine

Today you have quite a choice in cough medicines—and may stand in the pharmacy aisle wondering which is best for you. Here's a lesson on what to look for on the labels.

Antitussives, or cough suppressants, are used to calm the cough reflex at its origin in the brain. Two common antitussive ingredients are dextromethorphan and diphenhydramine.

An **Expectorant** helps bring out the mucus when your airways are dry. By lubricating your upper respiratory tract (your lungs, nose and throat), this medicine, called guaifenesin, keeps those areas from being further infected.

Antihistamines are anti-allergic compounds that dry up the flow of mucus within the airways. Two common ones are diphenhydramine (also an antitussive) and chlorpheniramine.

Decongestants (phenylephrine) are not useful for a congested chest, but help a blocked up or runny nose, sinuses and ears.

Demulcents are throat soothers. Key ingredients are often honey and menthol, which aid in quieting down throat pain and raspiness.

Remember, if you have a persistent cough, check with your doctor. ■

what's new for 2007

Though we're enjoying the crisp, beautiful days of fall, it's not too early to start thinking about Fallon Senior Plan™ benefits for 2007!

And because we at Fallon Community Health Plan are committed to keeping you informed, we thought we'd let you know some of the upcoming changes in your plans and benefits that will take effect on January 1, 2007.

- Prescription drug copayments for Tier-1 drugs will **decrease** from \$10 in 2006 to \$3 in 2007.
- We will be offering Fallon Senior Plan Plus **Advanced Rx** instead of Fallon Senior Plan Plus Enhanced Rx. This plan will not have an initial prescription drug deductible,

and there will be coverage for Tier-1 drugs through the coverage gap/doughnut hole.

- We will no longer be offering Fallon Senior Plan Preferred and Fallon Senior Plan Preferred Basic Rx, but we'll continue offering Fallon Senior Plan Preferred Enhanced Rx.
- In addition to your current health and wellness benefits you get through Fallon Senior Plan (such as SilverSneakers® Fitness Program and Weight Watchers®), we offer a 24-hour, seven-days-a-week nurse and health coach hotline called Nurse Connect.

For more information about your benefits, keep an eye on your mailbox, where important benefits information will arrive soon.

If you get your benefits from

your or your spouse's current or former employer, check with the benefits administrator about your benefits for next year, as benefits, premiums and copayments may vary.

SilverSneakers® is a registered trademark of HealthCare Dimensions Incorporated.

Weight Watchers® is a registered trademark of Weight Watchers International, Inc. ■

good nutrition with little fuss

It's easy to forget to eat when you're busy—or when you have no appetite, perhaps due to illness or medications. Still, as you know, eating well is important to your energy and overall health. Here are a few suggestions for getting proper nutrition without a lot of fuss. Share ideas (and maybe some of your homemade samples) with your friends.

- Keep granola bars or packs of cheese and crackers around the house and in your coat pocket or purse.
- Drink at least eight glasses of water or 100% fruit juice a day between meals.
- Keep fortified, high-fiber cereals like raisin bran and oatmeal in your cupboard.
- Cook wild rice, then add peas and tuna fish. Fold fruit and toasted oats into plain yogurt. One-dish meals are easy to fix and clean up after.
- Have a bowl of cherries and some almonds. Besides being easy to prepare, raw foods are healthful and filling.
- Soups are easy to warm up and enjoy. If you use canned or dry soup, look for low-sodium brands.
- Eat more and smaller meals during the day instead of three large servings. Drink a nutrition supplement, like Ensure® or Boost®, once a day.
- If chewing is difficult, have soft, nutritious foods on hand—like macaroni and cheese and other casseroles. Cut your fruits and vegetables into bite-sized pieces.
- Eat with friends. Invite them over—or meet at the senior center or a nearby café. ■

fchp expands into western massachusetts

Fallon Community Health Plan is now offering its nationally ranked health plan to employers and individuals in Franklin, Hampden and Hampshire counties in the western part of the state. Our FCHP Select Care members will have access to seven of the region's largest hospitals and more than 1,500 providers.

"This is very exciting news for FCHP. In partnership with the region's premier hospitals and providers, we will now be able to deliver innovative, affordable health care to businesses and individuals from Boston to Springfield and beyond," said Eric H. Schultz, FCHP President and CEO.

Our FCHP Select Care network includes:

- **Baystate Medical Center** in Springfield
- **Cooley Dickinson Hospital** in Northampton
- **Holyoke Medical Center** in Holyoke
- **Mercy Medical Center** in Springfield
- **Noble Hospital** in Westfield
- **Franklin Medical Center** in Greenfield
- **Baystate Mary Lane Hospital** in Ware

FCHP Select Care members have access to a **broad network of high-quality primary care physicians and specialists** affiliated with Baycare Health Partners, Cooley Dickinson Physician Hospital Organization, Noble Health Alliance, Mercy Medical Center and Holyoke's Valley Health Partners.

"FCHP is an innovative and cost-effective provider of health care services that will bring more competition to the market and more choice to businesses and consumers in Western Massachusetts," said Congressman Richard Neal. "FCHP has a record of being a terrific corporate citizen and will become an integral part of the communities it serves."

FCHP anticipates that we'll add hospitals and providers in Berkshire County by the end of this year. ■

on our cover ...

For long-time FCHP member and Hewlett-Packard employee Norman Doiron, retirement is still in the future. However, he and his wife Deborah have been planning it for years.

Along with being financially prepared, Norman emphasizes how important it is to invest in a healthy way of living. He's done a lot in recent years to lose weight, eat a healthy diet and do regular physical activity.

"Deborah and I have three grandchildren. (Six-year-old Maicie Wirkkala is on the cover). We want to improve our chances that we'll see them grow up—and that we'll grow old together, too."

Married for more than 25 years, Norman plans to spend more time in retirement at the couple's favorite place, the coast of southern Maine. "I have great health insurance. And, as long as I keep doing my part, I think I have quite a few beach walks to look forward to with my wife."

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we're here at your convenience.

health care answers 24/7/365 with nurse connect.

Fallon Community Health Plan has joined with Health Dialog to offer our members Nurse Connect—a service that provides you with a personal health coach and accurate health information at any time, day or night.

Nurse Connect is:

- **A live person!** You can talk with nurses and other health care professionals about an immediate concern, an ongoing problem or any health topic on which you would like more background. Our health coaches can work with you one-on-one to help you maintain a healthy lifestyle.
- **Health information at your fingertips.** The Health Education Audio Reference® library gives you current and accurate information on more than 450 health topics over the phone. You simply dial and listen.
- **DVDs or VHS tapes mailed to your home.** These will guide you in making decisions about specific health conditions.
- **Online information and tools.** You can send a message to a health coach or access extensive resources through The Dialog Center™.

And it's all free as an FCHP member!

Why use Nurse Connect?

- Make the right decisions about medical care for you and your family.
- Learn more about a recent diagnosis and its treatment options.
- Understand how to manage a chronic condition.
- Find out what you can do to stay healthy.
- Get information to communicate better with your doctor.
- And more reasons you're sure to discover for yourself!

Nurse Connect is a live person!

Got an ache, pain or unexpected medical question? Call Nurse Connect for immediate assistance. Does your child have a fever in the middle of the night? Call Nurse Connect!

When the unexpected occurs at unexpected times, it's reassuring to have free access to a health care professional—day and night. A real person is always waiting to talk with you.

The Nurse Connect health coach offers personalized education and support, suggestions for audio and video resources on specific health issues and help with finding additional health information online.

Nurse Connect is health information at your fingertips.

Do you get migraine headaches ... suspect your child has ADHD ... worry about high cholesterol? It's easy to get information on these topics through the **Health Education Audio Reference library**. Listen to your choice of more than 450 health care topics over the phone.

When you call Nurse Connect, press 2 for the audio reference library (then press 4 if you wish to continue in Spanish). Listen to the list of major topics and subtopics. If you already know the 4-digit reference number for the topic, enter that number. Or ask a health coach for suggestions.

Call
Nurse Connect
at
800-609-6175
(TDD/TTY:
800-848-0160)

Here is a sample of audio topics and their reference numbers.

Many are available in Spanish(*).

1000	Allergies*	1610	Heartburn
1030	Arthritis	1907	Heart failure*
1202	Caregiver secrets	1981	Asthma in teens and adults*
1264	Ear infections*	2033	Infertility*
1450	Low back pain*	2036	Testicular problems
1404	Tension headaches	2052	Eating disorders
1455	Fever, age 4 and older	2057	Depression*
1500	Type 2 diabetes*	2400	Insomnia

Please note: The topic numbers are subject to change. If the number doesn't match the topic you wish to hear, please talk with a Nurse Connect health coach, who can give you the latest information.

Nurse Connect is a video library.

If you have an important health decision to make, talk with a Nurse Connect health coach and ask for a **free video you can view—and keep—at home.** Health Dialog has an award-winning Shared Decision-Making® video library it shares with FCHP members.

All programs are in VHS format and many are also on DVD (soon they all will be!).

The videos are interviews with people who have made similar decisions about specific health conditions. They help you understand the key issues and “experience” the choices they made. You’ll have a better starting point to discuss your condition and treatment options with your doctor. These are mailed right to your home and also come with booklets that have more information on each topic.

**Here is a sample of major program topics.
(There are several subtitles under many of these topics.)**

- Back pain
- Breast cancer
- Colon cancer screening
- End-of-life decisions
- Heart disease
- Major joint arthritis
- Prostate health
- The informed health care consumer
- Weight loss surgery
- Women’s health

Nurse Connect is your online resource.

Do you often prefer using the Internet for your communication and research? Then log on to our Web companion to Nurse Connect, called The Dialog Center.™ Just visit www.fchp.org and log on to your “My FCHP” home page to access Nurse Connect. When you reach the Nurse Connect home page, click on “Dialog Room,” and “Health Coach Message Center.”

You can send a secure message to a health coach and get a confidential reply within 24 hours. It’s also a great place to store, monitor and track your own health-related information and research. You’ll find extensive health resources, including online tools to track symptoms and medications.

here when you need us. fchp and nurse connect!

24 hours a day, 7 days a week,
365 days a year

Call Nurse Connect
800-609-6175

(TDD/TTY: 800-848-0160)

or visit the Dialog Center™ online
through "My FCHP" on
www.fchp.org.

Talk with a health coach in person or online—

- When your kids are sick
- When you need to understand a chronic condition
- When you want good tips on disease prevention
- When you want information about a recent diagnosis
- When you want to learn more about a health issue
- Any time you want to stay on top of your health

Nurse Connect is:

- **A live person!** You can talk with nurses and other health care professionals about an immediate concern or ongoing health problem.
- **Health information at your fingertips.** Get current and accurate information on more than 450 health topics over the phone.
- **DVDs or VHS tapes mailed to your home** for guidance in making decisions about specific health conditions.
- **Online information and tools.** Send a message to a health coach or access extensive resources through The Dialog Center™.

Tear out and keep this reference handy!

health education audio reference library

800-609-6175

Listen to your choice of more than 450
health care topics over the phone.

Many are available in Spanish(*).

Here are a few of your choices!

Reference #	Topic
1002	Food allergies
2770	Drug allergies*
2623	Anemia/Iron deficiency
2104	Carpal Tunnel Syndrome*
1038	Fibromyalgia
2163	Knee replacement surgery
1250	ADHD*
1071	Dementia*
1453	Dizziness and vertigo
2032	Erection problems*
1067	Stroke*
1110	Colon polyps
1111	Ovarian cancer*
1254	Chickenpox*
1247	Children's temper tantrums
1512	Prediabetes
1257	Colic*
1541	Upper GI series
1904	Heart attack prevention
1700	Eye problems
1255	Choking*
2751	Breastfeeding*
1900	Chest pain
1909	High blood pressure
1832	High cholesterol*
2007	Cold and allergy remedies
1128	Prostate cancer*
2750	Postpartum depression
2251	Diet and aging
1107	Breast health*
1964	Relaxation skills
2643	Vaginal yeast infections*

Please note: The topic numbers are subject to change. If the number doesn't match the topic you wish to hear, please talk with a Nurse Connect health coach, who can give you the latest information.