

HEALTHY *futures*

SUMMER 2010

Walgreens & CVS Update



Walgreens and CVS Caremark were recently in the news regarding a business dispute whereby Walgreens threatened to no longer fill prescriptions from members covered by the CVS Caremark Pharmacy Benefit Manager (PBM) network.

Since most Piedmont members are currently serviced by the Caremark PBM, we are pleased to announce a settlement was reached between the two companies and this is no longer a concern. All terms and conditions of the Caremark PBM will remain as they were and Piedmont members will not be affected in any way and

should notice no difference in service. We will continue to monitor the situation and be proactive in notifying you of any future or pending changes to our prescription plan network.

Mail Service / Walk-in 90-day Supply
Remember, you have two options to fill your long-term 90-day supply prescriptions. Either through the CVS Caremark Mail Service Pharmacy (for more information, log-on to www.caremark.com/faststart), or for faster service; Piedmont offers its members the convenience of walk-in mail order pharmacies for their 90-day prescriptions.

This allows you to take advantage of your mail order prescription benefit for maintenance medications with the convenience of walking into any of the following stores:

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90-Day Supply "Walk-In" Stores

Appomattox Drug Store
Appomattox 434-352-7161
M-F 8:30am-6:30pm
Sat. 8:30am-4pm

CVS Pharmacies (all)
See individual stores for hours.

– cont. next page –

2010 Virginia Legislative Changes

Piedmont would like to notify our members of some legislative changes enacted by the 2010 Virginia General Assembly that took effect July 1. This new legislation has resulted in policy changes for all fully insured groups covered through Piedmont Community HealthCare.

The major changes affect mental health and substance abuse services and continuation of coverage through "mini" COBRA. For mental health and substance abuse services, all limitations and special authorization requirements have been removed.

On plans that have different office visit copayments for specialists versus primary care physicians, the copayment for office visits with mental

health and substance abuse physicians or professionals will be the same as the primary care physician copayment. This change took effect July 1, for all fully insured groups.

In addition, "mini" COBRA, which is generally continuation of coverage for groups with less than 20 employees, was extended from 90 days of coverage to 12 months of coverage. Employers are now required to notify members when they are eligible for "mini" COBRA, and members are allowed to pay premiums monthly instead of in advance.

While these changes do not have an immediate impact on your group's premium rates for July 1, you should remember that utilization of services does have a key role in determining



Virginia State Capital in Richmond

premiums for your group at renewal. These changes do not take effect for any of Piedmont's self-insured groups until their renewal date.

You will receive more information directly related to your policy with Piedmont Community HealthCare in a mailing coming soon to your residence. In the meantime, if you have specific questions, please contact Piedmont customer service at 434-947-4463, 800-400-PCHP.

A Message On Healthcare Reform



No matter which side of the debate you are on, President Obama signed the landmark Healthcare Reform Bill into law in March of this year. So what will this mean for Piedmont members? Time will tell, but we anticipate some changes to be put in place fairly soon, beginning with October renewal groups.

In the next few years, most Americans will see only minor changes in the healthcare system. It would be presumptuous to provide details before the mandates are fully in place, however, certain details and proposed government timelines can be found online at healthreform.gov.

In general, healthcare reform is intended to:

- *Broaden the U.S. population that receives healthcare coverage.*
- *Expand the number of healthcare*

providers consumers may choose among.

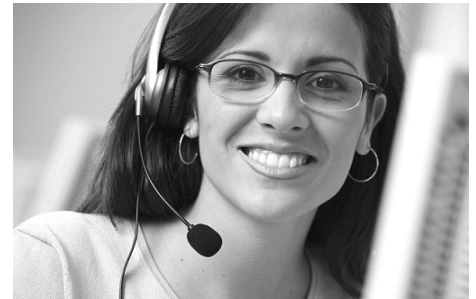
- *Improve access to healthcare specialists.*
- *Improve the overall quality of healthcare.*
- *Decrease the cost of healthcare.*

The debate remains as to how, if, and when these goals and objectives can be achieved. In its present form, healthcare reform still includes questions regarding a person's right to healthcare, access, fairness, sustainability, quality and the amounts to be spent by government.

It is estimated the bill would provide healthcare coverage to an additional 32 million Americans who presently have none. The bill also promises to rein in health costs by reorienting the practice of medicine to make it more efficient, with healthcare providers focused on quality of care, rather than how much care patients receive.

We at Piedmont want to assure our members that we will be in compliance with whatever changes are required, and that we will continue to provide you and your covered family members with quality community healthcare benefits as these changes begin to emerge.

Good Marks For Customer Service



We want to take a moment to remind you that Piedmont cares deeply about customer service. Every year we commission an independent survey of our members according to the Consumer Assessment of Healthcare Providers and Systems (CAHPS). CAHPS is a public-private initiative to develop standardized surveys of patients' experiences with health care organizations. Companies then use these results to:

- *Assess the patient-centeredness of care;*
- *Compare and report on performance; and*
- *Improve quality of care & service.*

This year's survey found that Piedmont members reported an 84% satisfactory rating for receiving the infor-



– *pharmacy update cont.* –

Gretna Drug

Gretna 434-656-1251
M-Thu. 8am-9pm, Sat. 8am-6pm
Sun. 1-6pm

Hometown Pharmacy

Appomattox 434-352-3784
M-F 8am-6pm, Sat. 8am-1pm

K-Mart Pharmacies (all)

See individual stores for hours.

The Medicine Shoppe (all)

See individual stores for hours.

To access this benefit, first let your physician know you would like a pre-



scription for a 90-day supply of your maintenance medication. Then you can either have the prescription filled by completing a CVS mail order form, or you can simply walk into one of the aforementioned Piedmont participating pharmacies.

Your Piedmont 90-day supply walk-in pharmacy benefit saves you time

and money because there is no waiting for the mail, and the 90-day supply co-pay is lower than getting three consecutive 30-day supplies.

If you would like more information about your prescription benefit or participating pharmacies in the retail pharmacy network, visit www.caremark.com, or call the Caremark toll-free number on the back of your Piedmont benefit ID card.

You may also contact Piedmont customer service M-F, 8:30 a.m. to 5 p.m. at 434-947-4463, 800-400-PCHP with any questions about your prescription drug benefit.

– customer service cont. –

mation they were seeking from our call-in customer service department. Our representatives also rated strong at 91% for treating callers with courtesy and respect. Both of these statistics were markedly above the national average for insurers.

And our in-house call center, which receives approximately 5,000 calls a month, measured only a meager 2% call abandonment rate. This means your on-hold time is kept at a minimum. We feel all of these things say a lot about our customer service reps and we are very proud of the work they do. Piedmont knows healthcare issues can sometimes be complicated so we always strive to:

- *Provide knowledgeable help.*
- *Give competent, efficient service.*
- *Exhibit friendliness, and empathy.*
- *Anticipate your needs.*
- *Explain things in easy to understand terms.*
- *Provide after call follow-through.*
- *Ensure basic courtesy.*
- *Inform you of all your options.*
- *Listen well.*
- *Treat you with respect.*

Remember you can also come in and meet with a Piedmont Customer Service Rep in person without an appointment, M-F, 8:30 a.m. to 5 p.m. at 1937 Thomson Drive. We are just down the street from Lynchburg General Hospital.

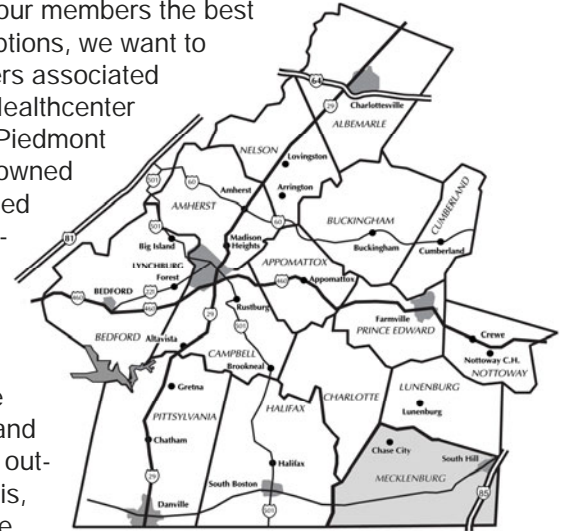


Piedmont Customer Service Representatives can also meet with you in person at our office in Lynchburg.

Piedmont Expanding To South Hill

In our continuing effort to bring our members the best quality community healthcare options, we want to welcome the healthcare providers associated with the Community Memorial Healthcenter (CMH) in South Hill, VA, to the Piedmont network. CMH is a community owned nonprofit hospital that is dedicated to being the leader in health services for south-central Virginia.

CMH is licensed for 284 beds and provides a wide array of in-patient services, including acute care, behavioral health, skilled and long-term care along with many out-patient programs such as dialysis, home health, and hospice. Since its inception, they have grown to over 800 employees, and 90 on staff physicians.



Piedmont Service Area

Also, the physicians associated with CMH will be part of this network addition and we are working to add them to our system. Look for more information in the near future on the participating provider section of our website at www.pchp.net, or call us at 434-947-4463, 800-400-PCHP with any questions regarding these new healthcare providers.

9 Sun Protection Mistakes



1. ***You're Skimping on the Stuff*** - If you don't apply the right amount of sunscreen, you're not getting the protection you need. Dermatologists recommend using a nickel-size amount for your face and approximately two shot glass size squirts for the rest of your body.
2. ***You Skip Sunscreen on a Cloudy Day*** - You need protection whether or not you can see the sun. For instance, on a cloudy day in winter, you are getting as much exposure to UVA rays as you would on the hottest, sunniest day of the summer.
3. ***You Think You're Covered All Day With a High SPF*** - Don't get lulled into a false sense of security. People think a higher number of SPF means longer coverage, but no matter the number you've picked, you should reapply generously every 90 minutes.
4. ***You're Not Choosing the Right Formula*** - A broad-spectrum sunscreen, which blocks both UVA and UVB rays, is what you need to keep yourself fully protected. Look for products containing Mexoryl, Helioplex, or zinc oxide.
5. ***You Missed a Spot*** - Just because you have a thick head of hair, it doesn't mean your scalp is protected. If you're going to be in full direct sun without a hat, mist the top of your noggin with a spray sunscreen. And while you're focusing on your head, pay close attention to your ears and apply there as well. The feet are the third area on the body people usually overlook—especially after they waded through water.

– *sun protection cont.* –

6. ***You're Doing Faulty SPF Math*** - Layering an SPF 15 over an SPF 30 does not get you the protection of an SPF 45. Stick to wearing the right amount of a sunscreen with an SPF of at least 30, and reapply regularly for optimum protection.
7. ***You're Letting Your Makeup Do the Work*** - Plenty of foundations and pressed powders now con-

tain sunscreen, but that doesn't mean they give you the right amount of protection. Experts say you would have to apply seven times the amount of foundation you wear to get the full SPF value of the product. Guys, you can disregard this one.

8. ***You're Supersensitive and Don't Know It*** - Most people don't realize that certain medications, such as prescriptions for high blood pressure, birth control,

and certain antibiotics, can make you sensitive to the sun and vulnerable to a bad burn.

9. ***You Forget About Your Lips*** - The lips get more sun exposure than any other area on the face. If you plan on being outside be sure to use a sunscreen lip balm. Then, don't forget to reapply it regularly.

Tips Courtesy of Allure Magazine

Additions To Network

Forest Family Physicians, Inc.
Dr. Jamie Matherly

Hope Oncology
Dr. Todd Wolf

Lewis Eye Care, PLLC
Dr. Wesley Lewis

Lynchburg Family Practice
Dr. Ann Thomas

Lynchburg Vision Associates
Dr. Paul Chopra

Mountainview Oral Surgery & Implant Center
Dr. Mitchell Magid

Plastic Surgery Associates
Dr. Henry Wilson

South Boston Urology & Nephrology
Dr. Vishwnath Halukurike

Have A Healthy And Safe



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