

HEALTHY *futures*

WINTER 2011

Piedmont Now Offering Medicare Advantage Plans



In the fall of 2010, Piedmont Community HealthCare received approval from the Centers for Medicare and Medicaid Services (CMS) to offer Medicare Advantage PPO benefit plans to our community for the January 2011 plan year.

Traditional or "fee-for-service" Medicare is a standard benefit package that covers medically necessary care members can receive from nearly any hospital or doctor in the country.

Medicare Advantage plans offer coverage that meets or exceeds the standards set by the original Medicare program with more benefit and payment options than regular Medicare alone.

These plan products are intended to provide the benefits now serviced by Medicare Parts A, B, and D, as well as the benefits typically associated with many private Medicare Supplement plans.

Although the government's Medicare enrollment period ended on December 31, 2010; people becoming eligible for Medicare anytime during 2011 can inquire about our Piedmont Medicare Advantage plans.

We offer two PPO options with different benefit and payment options. For answers to specific questions about these plans please call our dedicated Medicare Advantage customer service phone lines at:

- **434-947-3671 or toll-free at 1-877-210-1719**
- **TTY users should call 1-877-295-1454**
- **Service is available 8am – 8pm Mon.-Fri. except for holidays**

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Ms. Cheryl Midkiff, Marketing Director for Piedmont explains, "We feel this is an important and growing area of healthcare where our local presence and extensive provider network can directly benefit our seniors."

Piedmont Community HealthCare looks forward to this exciting new opportunity to serve our seniors and to work with the medical community to find ways of increasing efficiency and the quality of patient care.



Your Community Health Plan Turns 15

In August 1995, Piedmont Community Health Plan enrolled its first employer – Centra Health. Since then hundreds of companies and tens of thousands of members have counted on Piedmont to provide them with quality healthcare benefits and to help keep costs lower for the community through our competitive presence.

We have also continued our commitment to service by offering innovative product plans to suit today's healthcare needs. In addition to a variety of coverage options we were also one of the first carriers in our area to introduce specific case management and wellness programs designed to focus on condition maintenance and preventive care. These initiatives have been shown to improve the quality of life of our members and to also be beneficial in managing overall healthcare costs for companies.



Piedmont's management and Board of Directors wish to express their thanks to our provider network, to local businesses, and most importantly to our members for our success. As we face the future challenges of healthcare in our nation, we look forward to continuing to provide options and value for our community.

Keeping Your Weight Loss Resolution

The #1 New Years resolution is to lose weight. So how do you make sure you are not one of the 90% of Americans who lose sight of their goal? Here are a few tips that can help keep you on track:



1. Be realistic. The reality is you should not lose more than 1-2 lbs per week. When you lose more than 2 lbs per week, more than likely it is not coming from fat. If you are realistic, it will be easier to reach your goals and create healthy habits that will last a lifetime.
2. Establish a plan. Whenever you set a goal you need a detailed plan on how you are going to accomplish your goal. Try to be specific. For example, get a calendar and write down when you are going to exercise. This will help keep you accountable.
3. Stock your fridge with healthy items and try to eliminate processed and junk food. Replace all unhealthy food with a variety of fruits, vegetables, whole grains, and lean proteins.



Piedmont is pleased to announce that **Charlotte Drug Company and Rustburg Family Pharmacy** have joined our list of other local pharmacy retailers who provide you with the special benefit of getting a "walk-in" 90-day supply of maintenance medications.

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:

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

Charlotte Drug Company
Charlotte Court House 434-542-5171
M-F 8am-6pm, Sat. 8am-1:30 pm



Get Your Walk-in 90-day Supply



CVS Pharmacies (all)
See individual stores for hours.

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

Rustburg Family Pharmacy
Rustburg 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 prescription for a 90-day supply of your

know YOUR rights

When a claim is reviewed for payment, personal information about the services you received is often furnished to Piedmont by health-care professionals or institutions. This information is necessary so we can administer your benefits.

However, you do have the right to review and correct any such information. If you would like a more detailed description of your rights please telephone Piedmont customer service at 434-947-4463, or 1-800-400-PCHP.

maintenance medication. Then you can either have the prescription filled by completing a CVS mail order form and mailing it in, or you can simply walk into one of the participating pharmacies to have it filled. Your Piedmont 90-day supply walk-in pharmacy benefit saves you time and money because there is no waiting and the 90-day co-pay is usually lower than getting three consecutive 30-day supplies.

If you would like more information about your prescription benefit 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, 8:30am – 5pm at 434-947-4463 or 1-800-400-PCHP with any questions.

News About Your Annual Statement



Just a reminder that if you haven't received it already, your Piedmont Annual Benefit Statement should be coming to your mailbox soon.

This statement is not a bill. It is a summary of the amounts paid during the calendar year 2010 by your Piedmont plan towards your medical and pharmacy coverage. It also shows how much you paid out-of-pocket for services and prescriptions for you and your covered dependents.

"We want our members to have a good visual tool they can refer to that shows their spending and the payout history of their plan for a whole calendar year," says Jacquelyn Mosby, Piedmont's Director of Finance.

Our goal is that you find this information useful in better understanding your benefits. This is the second year we have generated a member annual statement as we continue to provide you with comprehensive information concerning your healthcare.

Please note that you will still get an Explanation of Benefits Statement each time you receive medical services throughout the year. And you can check your claims history any-time online at the www.pchp.net member log-in.

If you have any questions about the annual benefits statement, please contact our customer service representatives at 434-947-4463, or toll free at 1-800-400-7247.

Q&A Update On Flu Season

Q *What sort of flu season is expected this year?*

A Although epidemics of flu happen every year, the timing, severity, and length of the epidemic depends on many factors. While not certain, it is likely that 2010 H1N1 viruses will continue to spread along with seasonal viruses in the U.S. during the 2011 flu season.

Q *When will flu activity begin and when will it peak?*

A The timing of flu is very unpredictable and can vary from season to season. Flu activity most commonly peaks in the U.S. in January or February. However, seasonal flu activity can occur as late as May.

Q *What should I do to prepare for this flu season?*

A The CDC recommends a yearly flu vaccine for everyone as the first and most important step in protecting against illness. The 2011 flu vaccine will protect against three different flu viruses: an H3N2 virus, an influenza B virus and the H1N1 virus that caused so much illness last season.



Q *Is there treatment for the flu?*

A Yes. If you get sick, there are drugs that can treat flu illness. They are called antiviral drugs and they can make your illness milder and make you feel better faster. For more information about antiviral drugs consult with your Piedmont Primary Care Physician.

Breast Cancer Benefits Notice

In 1999, the Women's Health and Cancer Rights Act of 1998, became effective for group health plans. As required by the Act, Piedmont wishes to notify participants who elect breast reconstruction in connection with a mastectomy will also be covered for the following treatment(s):



- **Reconstruction of the breast on which the mastectomy was performed;**
- **Surgery and reconstruction of the other breast to produce a symmetrical appearance; and**
- **Prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas.**

This coverage will be provided in consultation with the patient and the patient's attending physician and will be subject to the same annual deductible, coinsurance, and/or copayment provisions otherwise applicable under the plan.

How To Be Tobacco Free in 2011

You may know all the reasons to quit smoking or to stop using smokeless tobacco, but as every smoker knows; quitting is easier said than done.

Did you know that:

- Smoking causes 438,000 deaths annually
- Smoking kills 1200 people a day
- Secondhand smoke is responsible for 3,000 lung cancer deaths among U.S. nonsmokers every year

The good news is that smoking and smokeless tobacco use are the single most preventable causes of death in our society. No matter how long you've been using or how old you are, quitting will improve your health. But it takes help to quit.

Some resources include:

- www.quitnet.com
- 800-QUIT-NOW (1-800-784-8669)
- 877-44U-QUIT (1-877-448-7848)

Since tobacco cessation is a key step to improving your overall health, as your community partner for quality healthcare, Piedmont Community Health Plan wants to help you reach that goal with:



READY, SET, QUIT!



Piedmont is currently working with local employers to assist their employees in becoming tobacco free. Piedmont's Ready, Set, Quit Tobacco Cessation Program focuses on education and support while working with employers to establish incentives and rewards for group participation.

Employees have responded well to the combination of classroom presentations and group interaction. R.S.Q. is a six-week Piedmont program that includes medical explanation of the effects of tobacco use, proven stop methods, and incentive rewards for participation.

Smoking cessation group leader Carla Garrett explains, "At Piedmont we put together a comprehensive classroom program approach that we felt would work best for our customers to help their employees better understand the health risks of smoking. Also, our extensive knowledge of the medical aspects of tobacco use allows us to focus on the specific problem areas involved with quitting to improve the success rate."

Once the employer has established the program, members can be referred to the program by their Piedmont Primary Care Physician, by self-referral, or through the employer Health Risk Assessment (HRA) if it is offered by your company.



"The Butt Stops Here"

By The Way...

**Chew
On
This**



Despite some misinformation, smokeless tobacco is not a safer alternative to smoking. In fact, some studies have shown that chewing tobacco, or snuff, is more addictive and harder to quit than cigarettes! Here are a few statistics to chew on:

- **Smokeless tobacco contributes to cardiovascular disease and high blood pressure.**
- **Smokeless tobacco users increase their risk of cancers of the oral cavity, throat, larynx and esophagus.**
- **Dipping 8 to 10 times a day can bring as much nicotine into the body as 30-40 cigarettes.**
- **Chewing tobacco contains 28 carcinogens, including tobacco-specific nitrosamines.**

Need the
Status of
Your Claim?



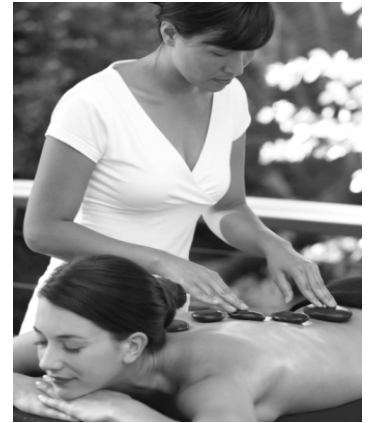
Go to our Website to check the status of your claim at any time. Simply navigate to our homepage at www.pchp.net, and click on the Members Tab in the lower left-hand part of the screen. Then choose "Login" at the top of the menu bar.

Don't Forget About Piedmont Additional Services

Did you know you and your covered family members are eligible to receive a variety of vision and wellness discounts from local merchants and service providers? That's right. We've partnered with a wide assortment of local businesses to get you some really sweet discounts on health related products and services you can really use.

Everyone knows money is tight these days, but with Piedmont Additional Services discounts you can save on everything from new glasses to massage services and nutritional supplements. There are even discounts for auditory enhancement devices and orthotics.

Simply present your Piedmont Community Health Plan or Piedmont Community Health-Care ID card prior to purchase to receive your discount from any of the participating merchants and service providers listed on our website at: www.pchp.net. It's our way of saying "thanks" for being a valued member of Piedmont Community Health Plan.



Emergency? We've Got You Covered

We never expect it to happen to us, but if it does it's good to know you've got "wherever you go" emergency care coverage through Piedmont.

Whether you have a sudden illness, or something happens away from home, quality health-care is as close as your Piedmont ID card. But there are a few things you should keep in mind so that you get the maximum benefit from your Piedmont Plan.



Emergency Within the Service Area

1. Medical Care is available through your Primary Care Physician 7 days a week, 24 hours a day.
2. If the emergency is such that immediate action is required, you should be taken to the nearest appropriate medical facility.
3. Piedmont covers services rendered by providers other than Piedmont Providers when the condition treated is a qualified emergency.
4. If you need a referral, you must contact your Primary Care Physician to obtain a proper referral for Urgent Care or other non-Emergency services.

Emergency Outside the Service Area

1. Urgent Care and Emergency services outside the Service Area are Covered Services if you sustain an injury or become ill while temporarily away from home. Accordingly, benefits for these services are limited to care which is required immediately and unexpectedly.
2. Benefits for continuing or follow-up treatment must be pre-arranged by your Primary Care Physician or Piedmont and provided in the Service Area by Piedmont Providers.
3. Notification: You or your representative are responsible for notifying your Primary Care Physician or Piedmont within 24 hours or on the next working day of your situation and condition following emergency treatment.

If you have any questions about emergency coverage or what is covered under your plan, please call our customer service representatives at **434-947-4463**, or **1-800-400-PCHP**.

Generics: The Smart Choice



Americans are using prescription drugs more than ever to manage chronic health conditions, but these drugs can be expensive.

An easy way you can help keep healthcare affordable is by asking for generic equivalents whenever you get a prescription.

These drugs have been proven to be just as effective. Both medicines have the same active ingredients, the same strength and usually use the same dosage. But the generic drugs usually cost a lot less.

Also, some stores have their own generic drug programs like Walmart, Kroger, Target and K-Mart. Choosing generic drugs is a safe, easy, and inexpensive thing we can all do to help keep health-care costs down for everyone.

Network Changes

Here are some recent changes to the Piedmont Provider Network. You can also check our Website at www.pchp.net for the latest provider information.

Additions To Network

Big Island Medical Center
Freed, Daniel M, MD

Carilion Lynchburg Specialty Clinic
Doherty, Emily, MD

Central VA Community Services
Dugger, Patricia G, LPC

Central Virginia Imaging, LLC
Redmond, Larry H, MD

Chase City Family Practice
Hively, Jeffrey W, MD

Chatham Family Eyecare Center
Lewis, Wesley, D, OD
Maultsby, Wallace, B, OD

Centra Health Emergency Services
Heller, Kishani H, MD
Quinn, Aaron, R, MD

**Centra Health Medical Center -
Gretna**
Hostetter, Joseph D, MD

Centra Southside Professional, LLC
Armock, Robert K, MD
Danilla, Dan M, MD
Marcinkiewicz, Marek, MD

Clarksville Primary Care Center
Hively, Jeffrey W, MD

**Community Chiropractic, PLLC-
Farmville**
Dullano, Dennis, DC

Christian Counseling Services, Inc.
Kelly, William S, LPC

Dennis M. Garcia, OD, PLLC
Garcia, Dennis M, OD

Marsha Diver-Wiggs, LPC
Divers-Wigs, Marsha, LPC

Grace Family Medicine, PLC
Adams, Scott, B, MD

Guggenheimer Health & Rehab Cntr.
Olmsted, John B, MD

Dr. Raj Guraya, DDS, LTD
Guraya, Rajdeep, S, DDS

Harman Eye Center & Associates
Harman, David M, MD
Colling, Landon J, MD
Conway, Brian, P, MD
Vilar, Nancy F, MD

Harman Eye Center & Associates
Combes, Tabitha D, OD
Curl, Michael, OD
Haley, Douglas B, OD
Scheibe, Tabitha, OD

Harman Eye Center Appomattox
Combes, Tabitha D, OD
Curl, Michael, OD
Haley, Douglas B, OD
Scheibe, Tabitha, OD

Harman Eye Center of Bedford
Colling, Landon J, MD
Conway, Brian, P, MD
Harman, David M, MD
Vilar, Nancy F, MD

Harman Eye Center of Danville
Colling, Landon J, MD
Combes, Tabitha D, OD
Conway, Brian, P, MD
Curl, Michael, OD
Haley, Douglas B, OD
Harman, David M, MD
Scheibe, Tabitha, OD
Vilar, Nancy F, MD

Harman Eye Center of L'burg
Colling, Landon J, MD
Conway, Brian, P, MD
Harman, David M, MD
Vilar, Nancy F, MD

Johnson Health Center
Chander, Archana, MD
Witt, Stephanie J, MD

Jayne Manwarren, LPC, Inc.
Manwarren, Jane L, LPC

Medical Associates of Central VA
Bennett, Paul J, MD
Lord, Archibald L, MD
Thompson, Terry J, MD
Tran, Tu-Van T, MD

New Age Foot and Ankle Surgery
Avery, Aerial A, DMD

Piedmont Psychiatric Center
Selden, Frank, PhD

Radiology Consultants
Redmond, Larry H, MD

St. Clair Eye Care - Langhorne
Rodammer, Wallace, B, OD

St. Clair Eye Care - Timberlake
Rodammer, Wallace, B, OD
Farouq, Anna H, OD

The Orthopaedic Ctr. Of Central VA
Zhang, Yingxue, MD
England, Benjamin D, MD

Village Family Physicians
Hubach, Kurt W, MD

Virginia Eye Clinic-Lynchburg
Debass, Bryn, OD

Volens Family Practice
Adjei, Frank, MD

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