

COMPANION HealthWord

A Publication for Companion HealthCare Members

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Companion HealthCare Earns Highest Accreditation from NCQA ... Again!

We have good news ... and we have great news! Companion HealthCare again has earned "Excellent" accreditation from the National Committee for Quality Assurance (NCQA). But the news is even better. The on-site review showed an exceptional 100% compliance with NCQA's standards for managed care organizations.

NCQA is an independent, not-for-profit organization that reviews health plans. "Excellent" is NCQA's highest level of accreditation status. We have received the highest rating for each audit since NCQA first reviewed us in 1994.

"NCQA's 'Excellent' Accreditation status is reserved for the best health plans in the nation. It is awarded only to those plans that meet or exceed rigorous requirements for consumer protection and quality improvement and deliver excellent clinical care," says NCQA President Margaret E. O'Kane.

"Part of NCQA's accreditation is based on a survey of health plan members. We're especially proud that our members say Companion



HealthCare is delivering exceptional service," says David Pankau, chief operating officer.

"We received a score of 100% on every standard, which is phenomenal."

NCQA accreditation helps employers and consumers distinguish between health plans based on quality. The review process involves teams of physicians and managed care experts conducting on- and off-site evaluations. It also is based on the results of the survey and clinical quality measures. NCQA's demanding requirements are developed with input from employers, unions, health plans and consumers. NCQA sets high standards to encourage health plans to continuously enhance their quality.

Last year, NCQA named us one of the top 15 accredited organizations in the nation based on its Consumer Assessment of Health Plans survey of member satisfaction.



On average last year, 10 prescriptions were written for every man, woman and child in the U. S., at a cost of \$155 billion.* It's one of the reasons we're living longer, healthier lives. But the amount we spend on drugs increases nearly 20% every year, and that is one of the reasons the cost of healthcare is increasing.

What can we all do to help keep healthcare affordable? One answer is simple — you can save money when you choose generic prescriptions. And at Companion HealthCare,



Every day seems to bring news of a new drug discovery. We see dozens of TV ads filled with blue skies, sunny days and slow-motion jaunts across fields of green. These ads successfully achieve their goal to help educate and increase consumer demand for prescription drugs. In fact, Americans are using more prescription drugs to manage health conditions and prevent problems than ever before — and those drugs are more expensive than ever before.

we've implemented Generics First, a new program to help keep prescription costs in check.

First, here's a quick overview of the generic drug issue. Generics have the same active ingredients as brand-name drugs. However, they cost less because their manufacturers don't have to invest in years of costly research to develop them. This lower cost is passed along to you, the consumer, in a lower price for the product. Please note that because a medicine is generic, it doesn't mean it is any less effective or safe! In fact, for most medications, the only difference is the cost. And although they contain the same ingredients, generics may look different from the brand drug.

Since generic products are less expensive to produce, you will have lower out-of-pocket expenses with your copayments. Also, generic products help your employer keep insurance costs down, which helps keep your premiums and copayments as low as possible!

How does Generics First work? Here's an example. Your prescribing physician indicates your prescription can be filled with a generic drug. If you normally have the prescription filled with a generic drug there will be no



change for you. However, if you insist on using a brand-name drug instead of the available generic drug, you will be responsible for the price difference between the generic drug and the brand-name drug plus the preferred drug copayment. But in no instance will you be charged more than the retail cost of the drug.

If you have any questions about this program, or would like to research a particular drug through our online My Pharmacy Manager feature, please visit our Web site at www.CompanionHealthCare.com. You also can call one of our member advocates at 1-800-868-2528, Monday through Friday, 8:30 a.m. until midnight.

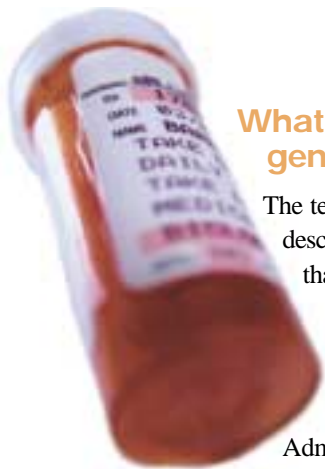
* National Institute for Health Care Management

We Have Great Expectations for Your Health



Because we want to help you stay healthy, we've developed our Great Expectations® *for health* programs. Whether you want to lose weight or quit smoking, we have a program for you. Are you pregnant, or do you have diabetes, asthma or heart disease? We have programs for you, too!

We offer these programs only to members either free of charge or for a small one-time fee. You'll find more information about each of these in your membership materials. You also can visit our Web site at www.CompanionHealthCare.com. If you have questions about enrolling in a Great Expectations® *for health* program, please call us at 1-800-327-3183, extension 25541. We'd love to hear from you!



What does generic mean?

The term generic describes a medication that is similar to a brand-name drug that is already on the market. The Food and Drug Administration (FDA)

requires the generic manufacturer to prove that the generic has the same effect as the brand product. The FDA tightly monitors generic drugs. Both brand and generic products must meet the same standards for safety and quality.

New drugs are produced under a patent, which gives the manufacturer the sole right to produce the drug while the patent is in effect. The patent protects the manufacturer's investment, including research, development, marketing and promotion. When the patent expires, other companies may begin manufacturing the drug, and these drugs are the generic products.

Why are generic drugs less expensive?

Generic drug manufacturers don't need to invest in years of expensive research and development, and they can manufacture generics at lower production costs. Your savings can vary, but the average brand-name drug costs \$71, while the average FDA-approved generic equivalent costs \$22.**

Who manufactures generic products?

There are many drug companies that produce generic products. Some brand-name companies also produce their own generic products. All of them must undergo the same regulatory standards as those that produce the brand-name products.

How do I know if a generic version is available?

You should ask your physician or pharmacist if a generic product would be appropriate for your condition. Your physician can help decrease any confusion at the pharmacy by writing the generic name on the prescription.

Generic Q & A

Does every brand-name drug have a generic counterpart?

No. Brand-name drugs generally receive patent protection for 20 years. When the patent expires, however, other drug companies can introduce generic versions but only after they have thoroughly tested them and received approval from the FDA.

Remember ...

Just because a medicine is generic, it doesn't mean it is any less effective or safe! In fact, for most medications, the only difference is the cost.

** National Association of Chain Drug Stores, "Industry Statistics," 2001.

At Companion HealthCare, we recognize there are many ways to stay healthy — so we've created value-added services for our members. Take advantage of these great discount programs and special services! We offer these services and discounts to our members in addition to, but not included in, the services and benefits covered under a Companion HealthCare policy.

Natural Blue

Natural Blue is a holistic health choice program. You can access a large network of credentialed complementary healthcare professionals. Enjoy discounts on acupuncture, massage therapy, guided imagery, nutritional counseling and fitness clubs. Buy vitamins, herbal supplements, books, tapes and more at reduced prices.

Just go to www.CompanionHealthCare.com. Then, click on the link for Natural Blue or call

1-877-327-2746 to find a participating professional. Show your Companion HealthCare ID card to receive your discount, and pay the participating professional directly. There are no claims to file — and there are no annual limits to this program.



Program for Better Hearing

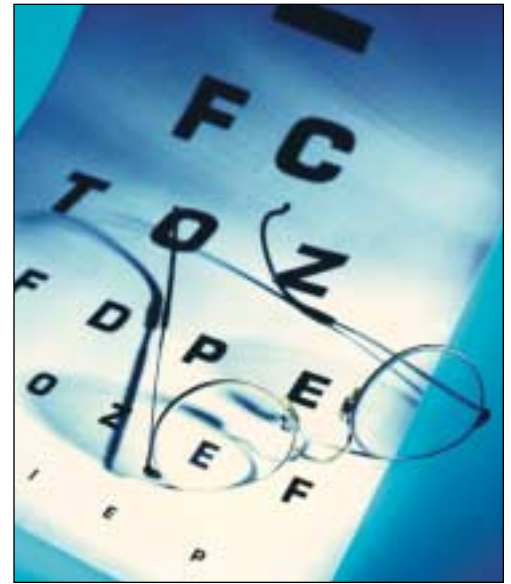
Save up to 25% on all Beltone hearing aids. You also get free hearing screenings by Beltone audiologists and specialists and complete follow-up care for one year at a Beltone Hearing Center. Trained Beltone audiologists and specialists perform the testing. You have your choice of more than 70 models of Beltone hearing aids and hundreds of custom ones, all with warranty service at any Beltone service center nationwide.

Your immediate family members can take advantage of the savings, too — even if they aren't covered under your Companion HealthCare plan. All you have to do is show your ID card at a participating Beltone Hearing Center. To find a participating Beltone Hearing Center, call 1-800-BELTONE (1-800-235-8663). Or, go to Beltone.com.

LASIK

We're proud to offer you the freedom to see at a price you can afford. Laser vision correction can help correct near-sightedness and astigmatism. We've teamed up with eye care professionals nationwide to bring you this exciting service at a very reasonable price — \$895 per eye.

This offer includes a complete eye exam (LASIK or PRK) and post-operative care. Simply show your Companion HealthCare ID card to a participating eye care professional. Call 1-888-929-2020 to find a location near you and to schedule an appointment. This service also offers discounts on contact lenses.



Healthroads for Living

Learn how to form and keep healthy lifestyle habits. Healthroads for Living can help you lose weight, cope with chronic pain, manage stress and help you stop smoking! It promotes the use of both traditional medicine and complementary healthcare. For a fee, you

can access state-of-the-art information and telephone counseling to help make lifestyle changes. Go to www.CompanionHealthCare.com, and click on Natural Blue. You'll find a link to Healthroads for Living.

Cosmetic Surgery and BOTOX® Treatments

Maybe you know someone who already has had a cosmetic procedure and you would like to try it for yourself. Now's your chance. We're offering our members access to cosmetic surgery at special rates. This program is the first of its kind in South Carolina.

You can enjoy preferred rates on face lifts, eyelid surgery, nose reshaping, breast enlargements and lifts, tummy tucks, liposuction and BOTOX® treatments.

These preferred rates will average 20% less than the typical cost in South Carolina. Just show your Companion HealthCare ID card at any participating cosmetic surgery partner. To find one near you, go to www.CompanionHealthCare.com. Then, click on the Cosmetic Surgery link.

For more details on any of these programs or services, visit us at www.CompanionHealthCare.com.





Stairs or elevator? An after-dinner walk or television? Park near the door or at the end of the parking lot?

We all can make everyday choices to be more physically active, and we don't have to set aside large amounts of time to achieve real results. One of the best ways to increase physical activity is simply to walk more at every opportunity.

Americans spend more than ever on preventable health problems like obesity, heart disease and diabetes. In fact, it's estimated that if the more than 88 million inactive Americans over age 15 increased their regular, moderate exercise, annual healthcare costs could decrease by as much as \$76.6 billion.

The U.S. Surgeon General says more than 60% of American adults do not engage in the recommended amount of physical activity, and approximately 25% are not active at all. Such physical inactivity can lead to chronic diseases and conditions like heart disease, stroke, colon cancer, diabetes, obesity, arthritis and osteoporosis. Healthcare costs related to these conditions total more than \$600 billion.



Every step counts! Walking is one of the safest, simplest and most effective ways you can get regular exercise. When you walk briskly on a regular basis, it can reduce your blood pressure, increase the efficiency of your heart and lungs, boost bone strength and help burn excess calories. Walking briskly for one mile in 15 minutes burns about the same number of calories as jogging a mile in 8.5 minutes. And walking an extra 20 minutes each day can burn off seven pounds of body fat a year, without making any other changes.

Each step you take will help you prevent chronic health conditions. Talk with your doctor to develop a walking program that's right for you. It's a step in the right direction!

Breast Cancer Awareness

October is National Breast Cancer Awareness Month. Early detection is your best protection against this disease, and here are some ways to help you increase your chances for early detection.

Get regular mammograms, perform breast self-exams and have a yearly clinical breast exam by your physician. If you are 40 or older, please have a mammogram every one or two years. Women ages 50 and older should have a mammogram every year. Just ask your physician for a referral.

The survival rate for breast cancer is greater than 97% when detected early. And don't forget to wear a pink ribbon in October to honor those who have fought — and are still fighting — breast cancer.



Time for Your Flu Vaccine

It's autumn again. It's a time of colorful fall leaves, cooler weather — and often the flu. Be prepared and get your flu shot. With few exceptions, most people can benefit from getting vaccinated. However, the flu shot specifically is recommended for anyone over 50 years old and anyone at high risk. According to the Centers for Disease Control, those at high risk include adults and children with respiratory diseases like asthma, and anyone with chronic diseases of the heart, lungs or kidneys.

Companion HealthCare covers flu shots at 100%, once you've paid your normal office visit copayment during a visit to your primary care physician. Don't wait to make your appointment. The best time to receive the flu shot is in October and November, to give your body plenty of time to build up strength to fight those flu bugs!

A common myth is that you can catch the flu from getting a flu shot. This is not true! The



shots are made from killed virus, which makes them safe and effective.

Because influenza viruses change often, the influenza vaccine is updated each year.

Protection develops about two weeks after you get the shot and may last up to a year. If you still get the flu even after the shot, you probably will have a milder case than if you hadn't been vaccinated.



The Toilet Paper Tube Test Keeps Your Baby Safe!

How can a simple toilet paper tube protect your baby or toddler? Just put items within their reach to the test — the “toilet paper tube test,” that is!

Children under age 2 put almost everything they touch in their mouths, and many of these items are choking hazards. If an item is small enough to pass through a toilet paper tube, then it's small enough to put your child in danger.

Welcome, New Doctors and Hospitals

We recently added 186 physicians in Spartanburg County to our network, giving our members even more options for their healthcare. We also welcome Carolinas Hospital in Florence and St. Francis Hospital in Greenville.

For the most up-to-date information about our network, visit www.CompanionHealthCare.com and go to the Members section. Once you're there, click on the Doctor and Hospital Finder to locate the new physicians and hospitals.

COMPANION HEALTHCARE

South Carolina's Health PlanSM



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Companion HealthWord is a newsletter for Companion HealthCare members. It provides information only, and does not replace the advice of your doctor. You always should see your doctor for personal medical advice.

Do you have questions about your Companion HealthCare coverage? Try our Web site at www.CompanionHealthCare.com. We're open 24 hours a day here!

Member Services Phone Numbers:
(803) 786-8476 or 1-800-868-2528
8:30 a.m. to midnight, Monday – Friday

E-mail: companion.healthcare@companiongroup.com



How to Keep Your Address Current With Us

When you move, there are many people you need to notify of your new address. But letting us know is easy! All you have to do is notify your employer's Human Resources department, and they automatically will notify us.

It's that easy. We'll change our records based on information we receive from your employer.