

# CARES Connection

A Member Publication

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## Your Coverage with CIGNA HealthCare Is Effective on September 1

Your coverage with CIGNA HealthCare is effective September 1. \* **Note the enhancements to your coverage, like the 24 Hour Nurse Line and the CIGNA Behavioral Health (EAP) program.**

Here are some answers to questions that you may have.

**What if I have a question about my coverage?** If you're not sure whether you are enrolled in CIGNA, check with the Benefits staff in the HR Office at your college/university.

**Where is my ID Card?** By now you should have received a CIGNA ID card for each covered member of your family. If you didn't get yours, call your HR Office or check your myCIGNA account (see below).

**How do I create a myCIGNA.com account?** CIGNAHealthcare has an online tool so you can easily do your own personal health risk assessment and learn more about your medical conditions, drug treatment options, and self help and support groups. You can also check the status of claims. To create an account go to [www.myCIGNA.com](http://www.myCIGNA.com).

**How do I find out if my doctor is in the CIGNA network?** Go to [www.cigna.com](http://www.cigna.com) and choose "Open Access Plus Only." You can also call CIGNA HealthCare Customer Service at 1-800-CIGNA24 (1-800-244-6224).

**How do I get pre-certified for an inpatient admission?** Your network provider must call the toll-free customer service number on your ID card to certify a hospital admission. If your provider is not a member of the Open Access Plus network, then it is your responsibility to certify the admission. Call 1-800-CIGNA24. In an emergency, seek care immediately and notify Customer Service with 48 hours of an emergency admission.

**\*Does CIGNA HealthCare have a Nurse line?** Yes, there is a 24-hour toll-free number that puts you in touch with a registered nurse who can respond to your health questions. You can get the number when you create a myCIGNA.com account or from Customer Service.

**\*Does CIGNA HealthCare have an Employee Assistance Program (EAP)?** As a member, you can access the award-winning EAP—CIGNA Behavioral Health program—and hear pre-recorded health, fitness and wellness information on hundreds of topics. Go to [www.cignabehavioral.com](http://www.cignabehavioral.com). Your employer ID is "cares" and PIN is "employee" or call 1-888-371-1125. An added enhancement is that the CIGNA Behavioral Health program is available to **all faculty and staff members** at CARES' member institutions.

**What if I have a chronic condition?** You can now access the CIGNA Well Aware for Better Health to help you manage chronic conditions, such as diabetes, asthma, low back pain or heart disease. Access this area through the [www.cigna.com](http://www.cigna.com) website.

**Healthy Rewards** can help you take a more active role in maintaining your health while saving you money on health-related products and services. (Included are things like laser vision correction, Weight Watchers, Jenny Craig, smoking cessation and massage therapy.) Go to [www.myCIGNA.com](http://www.myCIGNA.com) for more details.



**CARES Mission—**  
**As the unique choice for qualifying private educational institutions, CARES collaboratively focuses on innovative, quality benefit choices, actively managing costs, and sustained, superior service.**

**CBSA to Continue to Process Claims for Services Before September 1**

**File Your Claims Now!**

You will want to file your claims for any services that you received before September 1 as soon as possible. The CARES contract with CBSA will terminate in November. In order to receive timely payment for your claims for services provided before September 1, you need to file your claims as soon as possible. Note that the sooner you file your claim, the sooner it will be paid. Remember – file your claims ASAP!

## Check Your Prescription Drug List

For a smooth transition to CIGNA HealthCare you will want to check the prescription drugs that you use on an on-going basis. An easy way to start learning about the CIGNA program is to go to [www.caresbenefits.org](http://www.caresbenefits.org) and read the CIGNA brochures that you will find under "Information for Members." In order to get the most from your CIGNA prescription drug plan, follow the guidance that you will find in the CIGNA Prescription Drug List. You will find that **generics will often save you money**. If you use self-injectable drugs or take prescriptions on a regular, recurring basis it is important to check this information in case prior authorization is required. You will find formulary information at [www.cigna.com](http://www.cigna.com) or at 1-800-CIGNA24.

We're on the web at  
[www.caresbenefits.org](http://www.caresbenefits.org)



## Benefits Dictionary

**Effective Date:** The date on which coverage under a health benefits plan begins.

**Date of Service:** The date the service was provided to the participant as specified on the claim.

**Emergency:** An accident or sudden illness that a person with an average knowledge of medical science believes needs to be treated right away or it could result in loss of life, serious medical complications or permanent disability. Emergencies are covered by your CIGNA HealthCare 24 hours a day, seven days a week, no matter where you are. Whenever there is a serious accident, sudden illness, and symptoms are severe and they occur unexpectedly, seek medical help immediately.

Source: [www.cigna.com/health/consumer/](http://www.cigna.com/health/consumer/)  
Glossary of Health Terms

**CIGNA Health-Care**  
Customer Service  
Line  
1-800-CIGNA24  
(1-800-244-6224)

## Extreme Heat: Summer is Not Over Yet!

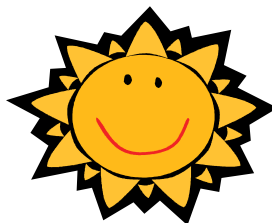
**During Hot Weather** - People suffer heat-related illness when their bodies are unable to compensate and properly cool themselves. To protect your health when temperatures are extremely high, remember to keep cool and use common sense. Here are a few tips to help.

**Drink Plenty of Fluids** - During hot weather you will need to increase your fluid intake unless your doctor limits your fluids for health reasons. Also limit drinks that contain alcohol or large amounts of sugar.

**Replace Salt and Minerals** - It is necessary to replace salts and minerals that your body loses because of heat. Talk to your doctor about the best way for you to do so.

**Wear Appropriate Clothing and Sunscreen** - Choose lightweight, light-colored, loose fitting clothing. If you must go outdoors, protect yourself from the sun by wearing wide-brimmed hats, sunglasses and putting on sunscreen at least 30 minutes before going out. Continue to reapply as directed.

See the Center for Disease Control website at [www.cdc.gov](http://www.cdc.gov) for more information.



## Spotlight on Houston Baptist University



Houston Baptist University has announced the **6th annual HBU Husky Hustle**, a 5K fun run and walk on Saturday, November 11, 2006. The event is open to the public. The Wellness Center at Memorial Hermann - HBU is one sponsor of this event. A post-race party with refreshments and prize drawings will be held on the HBU front lawn following the event. Proceeds from the **HBU Husky Hustle** will go toward the HBU Alumni Association Scholarship Fund.

HBU, a charter member of CARES, has again been ranked in the top tier among the "Best Universities" offering master's degrees in the Western region by *U.S. News & World Report* in its *America's Best Colleges for 2007* edition. HBU is an independent Texas Baptist institution founded in 1960 with an enrollment of more than 2,300 students.

Thanks to HBU website and Information Office.



## Questions ?

Call the **CIGNA HealthCare Customer Service Line at 1-800-CIGNA24** with any questions about: Care Management and Payment of Claims, Pre-certification for Inpatient Hospital Admission, the Network of Participating Providers, and Prescription Drug formulary information. For more information see the memo, "Material Modifications to the CARES Health Plan Effective September 1, 2006," mailed to you by Mary Jo Hatch, Executive Director of CARES.

## DON'T Forget to Register

Remember that on September 1 you will be able to register at

[www.myCIGNA.com](http://www.myCIGNA.com)

to access additional benefit information and support tools.



**CARES Connection** is a publication of CARES - Collegiate Association Resource of the Southwest, Inc. Send your comments, recommendations and questions to: [connection@caresbenefits.org](mailto:connection@caresbenefits.org)

The information in this newsletter is meant to complement the advice of your health-care providers, *not* to replace it. Before making any major changes in your medications, diet or exercise, talk to your doctor.