



CARES Connection

A Member Publication

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Why CIGNA?

CIGNA HealthCare was chosen to provide health care for you by the CARES Board of Directors. We are excited to share with you some of the resources available through CIGNA that we think makes them a great partner.

24 Hour Nurse line available. A toll-free number puts you in touch with a registered nurse who can respond to your health questions any time, any day. Or you can listen privately to pre-recorded health, fitness and wellness information on hundreds of topics.

You can take better control of your health. The award-winning **CIGNA Well Aware for Better Health** can help you manage conditions such as diabetes, asthma, low back pain or heart disease.

CIGNA HealthCare's **nationwide network** includes thousands of independent doctors, specialists, hospitals and pharmacies.

Healthy Rewards can help you take a more active role in maintaining your health, while saving you money on health-related products and services. (Things like laser vision correction, Weight Watchers, Jenny Craig, smoking cessation and massage therapy)

MyCigna.com is a tool available 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.

Our 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.

Goodbye PPO, Hello OAP

The benefit plans are not changing when CIGNA begins claim payment and provider network services for CARES. However, the terminology used to identify our plans is going to change. Beginning September 1, your old PPO will have a new name with CIGNA that refers to the network of providers that CARES' members will utilize—**OPEN ACCESS PLUS (OAP)**.

Whenever you contact CIGNA's member services or search for providers, you will need to remember that you are participating in an **OAP** plan.

What is Utilization Review?

Utilization review is a process that helps determine if the services you received are a covered benefit. CIGNA HealthCare performs utilization review, including hospital pre-admission certification, continued stay review and case management. Requests for non-emergency hospital stays other than maternity stays must be approved in advance. (Precertification is not required for a maternity stay.)

If your doctor participates in the CIGNA HealthCare network, he or she will arrange for precertification. If you use an out-of-network doctor, you are responsible for making the arrangements. If you remain in the hospital for services that are not covered, your out-of-pocket costs may be higher.

CIGNA Well Aware for Better Health

Through the Well Aware program, you can learn to anticipate your symptoms and manage them better. You can even reduce the risk of complications. To help you manage your busy schedule, they will mail you reminders of important steps you can take to manage your health and they will also encourage you to get screenings to help prevent, or detect and treat related conditions.

For more information about the Well Aware program, call the Well Aware team at 1-866-797-5833 or visit:
www.cigna.com/wellaware.

Questions before September 1st??

Call the **CIGNA HealthCare Information Line at 1.800.564.7642**. Even though you don't have to enroll (your enrollment information currently on file will be submitted to CIGNA), the CIGNA Enrollment Specialist can provide information about CIGNA programs, help you find a provider, and answer your questions.

Call center hours are 8am to 6pm Monday through Friday.

We're on the web
www.caresbenefits.org





Benefits Dictionary

Summary Plan Description (SPD) Document listing plan rules regarding what the plan provides and how it operates. It provides information on when an employee can begin to participate in the plan, how service and benefits are calculated, when and in what form benefits are paid and how to file a claim for benefits.

Primary Care Physician (PCP) A physician who coordinates routine check ups, follow-up care and provides information and guidance to a patient. The benefit options available through CARES do not require you to select a PCP so you are free to change doctors as your health care needs change.

When banking, shopping or paying bills online, make sure the Web site is secure (look for https in the Web address—the “s” means secure).

Want to reduce the risk of heart disease AND cancer?

Don't smoke—not smoking lowers your blood pressure and keeps blood vessels healthy which cuts your risk for heart disease and stroke. Smokers have an increased risk of all types of cancer.

Be physically active at least 30 minutes most days of the week. Physical activity lowers blood pressure, boosts HDL (healthy cholesterol) and helps control weight, all of which protect the heart.

Eating right helps control blood pressure and protects the blood vessels. Fruits and vegetables, whole grains and unsaturated fats can lower LDL (Bad cholesterol).

Sources: American Heart Association; American Cancer Society

According to University of Arizona researchers, the typical desk has 100 times as much bacteria as the typical kitchen table.

- Regularly clean your desktop, keyboard, telephone, and other desktop items, especially if you eat lunch at your desk.

CARES Connection is a publication of CARES—Collegiate Association Resource of the Southwest, Inc. Send your comments, recommendations and questions to: connection@caresbenefits.org

Spotlight on



University Of Dallas

The University of Dallas is a private Catholic, co-educational liberal arts university located in Irving, Texas. There are 1,200 undergraduate and 1,950 graduates enrolled. The students are from 49 states and 18 countries. Not only do they have a campus in Irving, they also have a campus in Rome, Italy! The Irving campus is located on 744 acres and is one of three campuses being considered for the location of the George W. Bush Presidential Library.

UD is concerned about the wellness of its employees and has started several new programs this year. Some of their programs are:

- The HR department publishes a monthly Health and Wellness Newsletter which also includes benefits information
- Fitness Classes (pilates and water aerobics) available to UD employees at a low cost
- Series of free lunchtime Health & Wellness Talks by health & fitness coach, Brad Linder
- Various walking trails mapped out and marked on campus

CIGNA
HealthCare
Information
Line
1.800.564.7642



Know your Family Tree

If you know your family's health history, you can get an idea of the health problems for which you may be at risk. Ask your family members if cancer, heart disease, diabetes and other conditions run in your family. Screening tests as well as diet and lifestyle changes may help you prevent these diseases.