



CARES Connection

A Member Publication

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Open Enrollment for CARES Begins in October

In October CARES member institutions will begin open enrollment for 2007 coverage under CIGNA HealthCare. Watch for announcements from your Human Resources Office on specific dates, times and deadlines for your campus. Human Resources Offices on each campus will contact faculty and staff and will conduct benefits meetings to make information available. There are many more attractive features to the CIGNA HealthCare program which you will want to learn about.

CARES Recognizes Breast Cancer Awareness Month



National Breast Cancer Awareness Month stresses the importance of early detection for breast cancer. Since NBCAM's inception, mammography use has doubled, and breast cancer death rates have declined. CARES supports this effort. Mammography is the best available method of detecting breast changes that may be cancer, long before symptoms can be seen or felt. Breast cancer deaths could decline further if all women age 40 and older received mammograms at regular intervals. CIGNA HealthCare is dedicated to eradicating breast cancer and CIGNA is a long-time supporter of the Susan G. Komen Breast Cancer Foundation. To learn more see www.myCIGNA.com or go to www.komen.org.

Cost Data & Quality Info Available Online for CARES Members

CIGNA HealthCare announced on September 20 another expansion of the CIGNA Care Network to give members more quality and cost data on specialists and outpatient procedures. The online tools and benefit incentives available to CARES members help them plan for and make more informed health care decisions.

"This is the time of year when consumers are thinking about enrolling for benefits they want, and need information to help them forecast costs and better understand the value they are receiving for their health care dollar," according to Dr. Jeffrey Kang, chief medical officer for CIGNA HealthCare. "Our commitment is to not only provide consumers with a broad range of information on cost and quality, but to also provide personalized support for members as they make health care choices." To get more information see www.myCIGNA.com

Thanks to CIGNA Newsroom - News Releases, Sept. 20, 2006. <http://cigna.mediaroom.com>

Award Winning EAP Part of CARES New CIGNA HealthCare Package

An added enhancement to the CARES program is the CIGNA Behavioral Health program which is available to all faculty and staff members at CARES member institutions.

You may get details by going to: www.cignabehavioral.com

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.

CARES is on the web at www.caresbenefits.org



IMPORTANT REMINDER

CBSA is Processing Claims for Services Provided Before September 1

To ensure timely payment of your claims for services provided before September 1, you need to file your claims **by November 1**. Since the CARES contract with CBSA will end soon, you need to file your claims as soon as possible. Note that the sooner you file your claims, the sooner they will be paid.

File Your Claims Now!



Remember: Generics Can Save You Money

An easy way to find out about the CIGNA prescription drug plan is to go to 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 and a tool to help you compare drug costs at www.myCIGNA.com or at 1-800-CIGNA24.



Benefits Dictionary: Glossary of Health Terms

COBRA (Consolidated Omnibus Budget Reconciliation Act): A federal statute that requires most employers to offer to covered employees and covered dependents who would otherwise lose health coverage for reasons specified in the statute, the opportunity to purchase the same health benefits coverage that the employer provides to its remaining employees. This continuation of coverage can only last for a maximum specified period of time (usually 18 months for employees and dependents who would otherwise lose coverage due to loss of employment or work hours reduction, or 36 months for dependents who would lose coverage for certain reasons other than employment loss by the employee).

Dependent: A person eligible for coverage under an employee benefits plan because of that person's relationship to an employee. Spouses, children and adopted children are often eligible for dependent coverage.

You will want to confer with your benefits office at the time of any family change.

Source:
www.cigna.com/health/consumer/
Glossary of Health Terms

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

connection@caresbenefits.org

It's Time to Protect Yourself from the Flu

The single best way to prevent the flu is to get a flu vaccination each fall.

When to Get Vaccinated

October or November is the best time to get vaccinated, but you can still get vaccinated in December and later. Flu season can begin as early as October and last as late as May.

Who Should Get Vaccinated

In general, anyone who wants to reduce their chances of getting the flu can get vaccinated. It is recommended that people who are at high risk or people who live with or care for those at high risk be vaccinated each year.

Generally, people who should get vaccinated each year are: children aged 6 to 59 months; pregnant women; people 50 years of age and older; people of any age with certain chronic medical conditions; and people who live in nursing homes and other long term care facilities.

Source: Center for Disease Control - www.cdc.gov/flu or call CDC at 800-CDC-INFO (English or Spanish)

Simple ways to stop the Flu

- Wash your hands several times a day
- Try not to touch your hands to you eyes, nose or mouth
- Boost your immune system by getting regular exercise, adequate sleep and following a healthy diet
- Get a flu shot

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

Spotlight on Austin College



The Alumni Profile column in the *Austin College Magazine* recently featured Paula Rosenberg, a graduate of Austin College in 1989, who now serves with the Center for Disease Control (CDC). She had just completed her eleventh year with CDC and moved into the Bioterrorism Preparedness and Response Program on September 11, 2001. Since then she has led a staff in the fight against bioterrorism which has included dealing with anthrax attacks and the effects of Hurricane Katrina. The article states that Rosenberg believes that the national news media tend to create panic when they focus on the "disease of the week" instead of greater threats. She encourages people to be more concerned about everyday health threats such as influenza, "which kills at least 20,000 people each year in the United States. We want people to be prepared, not panicked."

Visit www.ready.gov for tips on preparing for unexpected threats. See the adjacent article about preparing for the flu season.

Do You Have 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.

Have you registered?

Remember that you are now able to register at www.myCigna.com to access additional CIGNA HealthCare benefit information and support tools.