



**COMING
SOON!**

Newly Enhanced Benefits Preventive Care

Because we recognize the importance of preventive medicine, beginning Jan. 1, 2008 the following preventive* services will be covered at 100% without an annual cap:

Mammograms

PSA Tests

Colonoscopies

Routine Wellness exams

All immunizations (including immunizations recommended for travel)

*Claims submitted with a diagnosis code are not considered eligible for the preventive care benefit. It is your responsibility to discuss with your provider that you have unlimited preventive care benefits so that office visits and procedures that are associated with your preventive care will be submitted with the correct codes. (If your care is not correctly coded as preventive, deductible and coinsurance will apply.)

Personal Health Solutions Plus

This program provides enhanced precertification, clinical effectiveness and targeted health education as part of your health coverage beginning Jan. 1, 2008. It allows you to know in advance whether a procedure, treatment or service will be covered by your plan and helps to ensure that you receive the appropriate level of care in the appropriate setting. It also enables CIGNA to identify situations that may allow you to received additional attention (e.g. referrals to disease or case management programs) based on the types of services requested.

**Join the
Great American
Smoke Out**



**Make this your day to Quit!
November 15, 2007**

Find Quit Tips at www.cancer.org

CIGNA Healthy Rewards has 3 programs to help you quit:

Quit Net

Tobacco Cessation

Tobacco Solutions

Find out more at mycigna.com

November is American Diabetes Month

Diabetes is a disease in which the body does not produce or properly use insulin. There are 20.8 million children and adults in the United States who have diabetes. Unfortunately, nearly one-third of these children and adults are unaware that they have the disease. Diabetes can affect many parts of the body and can lead to serious complications such as blindness, kidney damage, and lower limb amputations.

Some of the symptoms of diabetes include increased thirst and/or urination, fatigue and nausea. The more serious symptoms include vomiting, blurred vision or weight loss.

Being overweight or obese is a leading risk factor for type 2 diabetes. The Diabetes Prevention Program showed that losing weight and increasing activity can reduce the risk of developing type 2 diabetes among people who are at high risk. If you already have diabetes, losing 10-15 pounds may help you lower your blood glucose, blood pressure, and improve your blood fats. Losing this weight may also help you cut down on some of the medicines you take.

Source: www.diabetes.org

DID YOU KNOW?

October and November is the best time to get vaccinated for the flu, but you can still get vaccinated in December and later. Flu season can begin as early as October and last as late as May. Flu shots are covered as part of your preventive services!

Prior Authorization

A formal process requiring a provider to obtain approval to provide particular services or procedures before they are done.

Services Requiring Prior Authorization

- All Inpatient Admissions
- Certain Outpatient Procedures
- Certain Diagnostic Tests

If your provider is in-network, it is the provider's responsibility to obtain prior authorization.

If your provider is out-of-network, it is your responsibility to obtain prior authorization.



Always verify with CIGNA that your provider is in the CIGNA OAP network.

Always call CIGNA to verify whether or not out-of-network services require prior authorization.

The information in CARES Connection is intended to complement the advice of your health care provider and not to replace it. Before making any changes in your medication, diet or exercise, consult with your health care professional.

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