

# Optima Fast Facts

An update for Optima broker partners

First Quarter 2004

## This Just In: *Dual Option Now Available to Groups of 5 or more*

Optima is now allowing a dual option (HMO/PPO) for groups with 5 or more employees. This option is effective immediately and does not require minimum participation in either plan.



## Pharmacy Facts

The Pharmacy and Therapeutics Committee meets on a regular basis to help ensure that our Plan members receive the utmost in clinical expertise and service while helping to contain rising health care costs. As a result, some changes have been made to common prescriptions.

- ✓ Flurazepam (Dalmane®) was changed from a Preferred (first tier) level to a Premium (third tier) level.
- ✓ Amerge® will only be available at the Premium (third tier) copayment.
- ✓ Prilosec OTC® is now available over the counter and no longer requires a prescription.

### Safety Measures

The Plan may limit the following medications for safety reasons:

- ✓ **Ultram (tramadol)** a common pain medication may be limited to 8 tablets per day or 240 tablets per 30 days.
- ✓ **Acetaminophen-containing products** may be limited to 4 grams of acetaminophen per day, the maximum recommended daily dose.

## Premiere Broker Event

Keep your eyes open for your invitation to the Premiere Broker breakfast meeting scheduled for April 22!



## And The Winners Are...

Each quarter, certain brokers stand out by exceeding goals and snagging Broker Bonuses. Congratulations to:

- ✓ Palmer & Cay of Virginia LLC -- 3% net growth
- ✓ Abbruzzo & Associates -- 5% net growth
- ✓ Henderson & Phillips Inc -- 3% net growth
- ✓ Virginia Pension Center -- 36% net growth...Incredible!
- ✓ Mid-Atlantic Group LLC -- 11% net growth

These agencies all received bonus awards of \$8 per contract on their entire book of business for the quarter ending Sept. 30. Quarter award winners for the quarter ending Dec. 31 are being notified now and we can't wait to announce them in next Fast Facts!!



## Don't Forget About Pre-Ex



**PROOF OF PRIOR COVERAGE:** When enrolling new members in the Plan, it is important to provide Proof of Prior Coverage to Optima in a timely manner. If this documentation is not received upon enrollment, members enrolling into any small group plan or large group PPO plans will receive a Pre-Existing Conditions letter.

## We Need to Know!

**RENEWALS:** Remember, you are required to notify Optima of a group's renewal decision a minimum of 5 days prior to the renewal date. If we don't receive notification, we will automatically renew the group's coverage at the proposed rates. Any requests for plan changes after the notification deadline will need to follow plan changes policies. **These policies are applied as follows without exception:**

- ✓ Request must be received in writing from company or broker.
  - ✓ Effective dates for plan changes communicated after the group has been processed for renewal (please remember 5 days notice required prior to renewal date) will be determined and contingent upon the next effective date in which retroactive adjustments to the billing would be avoided. Please note that no exceptions to this policy will be made.
  - ✓ The group may be re-underwritten if the group is requesting an upgrade in benefits. If a group is re-underwritten, they will be given a new renewal date and a new 12-month contract.
- If you have any questions about the renewal process, please call your Account Executive.