

Optima Fast Facts

An update for Optima Health broker partners

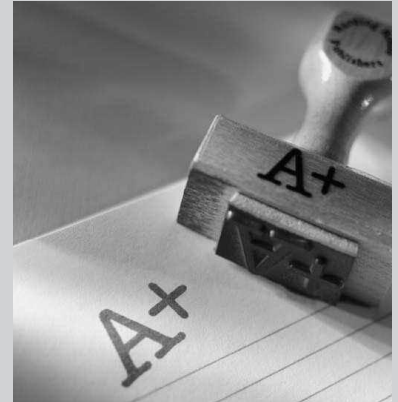
Optima Health Plan Still Tops in Virginia!

Optima Health Plan has again been ranked as Virginia's top commercial health plan in the third national "America's Best Health Plans" survey by *US News & World Report* and the National Committee for Quality Assurance!

With hundreds of plans surveyed, many of them nationally known, this is another fantastic achievement for Optima.

Optima Family Care also placed 22nd among Medicaid products, which is a superb showing and the best in Virginia, as well.

The complete rankings may be found at www.usnews.com/directories/health-plans/index_html.



Optima Health and HealthEquity®, Inc. To Offer Service-Oriented Health Savings Accounts

Optima Health customers will now have access to an enhanced consumer driven product including a health savings account (HSA) and high deductible health plan (HDHP). Optima is partnering with HealthEquity®, Inc., a leader in personal health care financial services to provide Optima members with more choices to meet their health care needs and recapture control of often spiraling health care coverage costs.

"Optima is committed to providing our 340,000 statewide customers with industry leading health plan solutions. Through this partnership, the residents of Virginia will have access to a fully integrated HSA product that offers numerous advantages including availability to all claims data, simplified bill payment via phone or Web and 24/7 customer service support, in addition to health plan coverage major medical events," said Michael M. Dudley, president of Optima Health. "Plus, the benefits of creating a savings account that offers members a tax-advantaged way to pay for qualified medical expenses today as well as a tax-free way to save for future medical and retirement healthcare expenses are clear."

Please contact your Optima account manager or sales representative for more info on the Optima/HealthEquity partnership.

WWW.OPTIMAHEALTH.COM

**Questions about Optima Fast Facts?
Call 757-687-6030**

We welcome any questions you may have about items in this update.

Pharmacy Changes

**for plans with pharmacy benefits administered by Optima Health*

The purpose of the following is to communicate pharmacy changes effective January 1, 2008:

Drug Name	Purpose	Tier* Effective 10/1/07	Change Effective 1/1/08	Alternatives
Vyvanse	Used in the treatment of Attention Deficit Hyperactivity Disorder (ADHD)	Tier 4 (currently Tier 4)	Will remain at tier 4 and require step-therapy for all <i>new</i> prescriptions filled after January 1 st . Must have tried and failed Concerta.	Adderall – Tier 1 Ritalin – Tier 1 Dexedrine – Tier 1
Adderall XR	Used in the treatment of Attention Deficit Hyperactivity Disorder (ADHD)	Tier 3 (currently Tier 3)	Will remain at tier 3 and require step-therapy for all <i>new</i> prescriptions filled after January 1 st . Must have tried and failed Concerta.	Adderall – Tier 1 Ritalin – Tier 1 Dexedrine – Tier 1
Ritalin LA	Used in the treatment of Attention Deficit Hyperactivity Disorder (ADHD)	Tier 3 (currently Tier 3)	Will remain at tier 3 and require step-therapy for all <i>new</i> prescriptions filled after January 1 st . Must have tried and failed Concerta.	Adderall – Tier 1 Ritalin – Tier 1 Dexedrine – Tier 1
Focalin XR	Used in the treatment of Attention Deficit Hyperactivity Disorder (ADHD)	Tier 3 (currently Tier 3)	Will remain at tier 3 and require step-therapy for all <i>new</i> prescriptions filled after January 1 st . Must have tried and failed Concerta.	Adderall – Tier 1 Ritalin – Tier 1 Dexedrine – Tier 1
Daytrana	Used in the treatment of Attention Deficit Hyperactivity Disorder (ADHD)	Tier 4 Currently Tier 4)	Will remain at tier 4 and require step-therapy for all <i>new</i> prescriptions filled after January 1 st . Must have tried and failed Concerta.	Adderall – Tier 1 Ritalin – Tier 1 Dexedrine – Tier 1
Metadate CD	Used in the treatment of Attention Deficit Hyperactivity Disorder (ADHD)	Tier 3 (currently Tier 3)	Will remain at tier 3 and require step-therapy for all <i>new</i> prescriptions filled after January 1 st . Must have tried and failed Concerta.	Adderall – Tier 1 Ritalin – Tier 1 Dexedrine – Tier 1

****FOR GROUPS WITHOUT A FOUR-TIER PHARMACY PLAN, DRUGS LISTED AS MOVING TO TIER 4 WILL REMAIN AT TIER 3.***

➤ ***TORISEL, USED IN THE TREATMENT OF ADVANCED RENAL CELL CARCINOMA, FALLS UNDER THE MEDICAL BENEFIT AND IS RESTRICTED TO THE FDA APPROVED INDICATIONS.***

➤ ***PRIOR AUTHORIZATION/STEP THERAPY FORMS WILL BE AVAILABLE THROUGH THE PROVIDER PORTAL OF OPTIMAHEALTH.COM ON JANUARY 1ST.***

IF YOU HAVE QUESTIONS OR COMMENTS REGARDING THESE CHANGES, PLEASE CONTACT YOUR ACCOUNT EXECUTIVE.

THANK YOU!

Making It Easier. Making It Better.

We want you to know that we are striving everyday to make our health plan even better and build our reputation as easy to do business with. Here is the latest way we are “*Making It Easier. Making It Better.*”

Keep visiting www.optimahealth.com for the latest additions to the “*Making It Easier. Making It Better.*” section!

Making it
Easier.
.....
Making it Better.

Optima Health Has Gone Referral-less!!

Optima Health has exciting news for our Health Maintenance Organization (HMO) and Point-of-Service (POS) plan members!

Effective January 1, 2008, referrals to see a participating specialist are no longer required!

Members must still coordinate their care through a primary care physician; however for specialist care, a referral isn't needed as long as the chosen specialist participates in the Optima Health network.

New Optima ID cards will be mailed beginning in January. The cards will have the words “**No Referral Required**”

displayed prominently to make it clear to members and physicians that the plan is now referral-less.

Members have also been instructed to check www.optimahealth.com to verify network participation before self-referring.

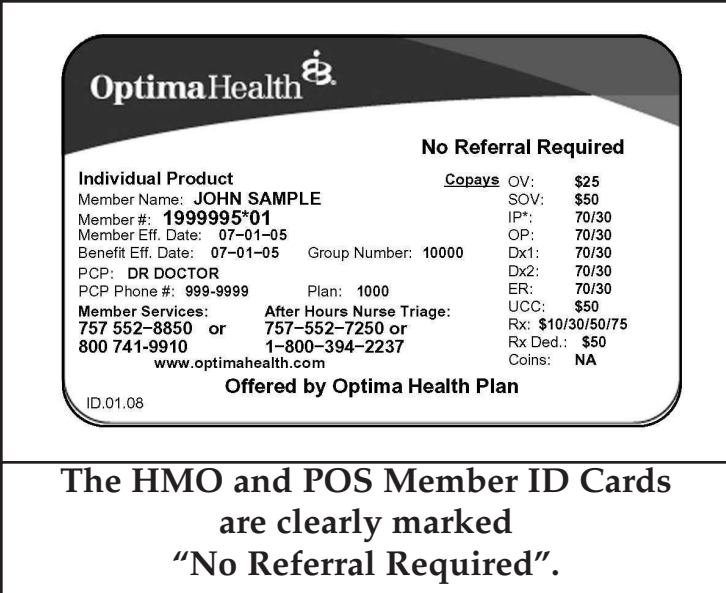
Existing members will not experience a benefit change in conjunction with this enhancement.

Associations Still Growing!

Virginia Forest Products and Central Virginia Pest Management are two more recent additions to the Association program through Optima Health!

Remember, any groups that have 2 - 99 employees with dues-paying members, qualify for the value added benefits of our Association program upon their effective date or their renewal date.

For more information about Optima's Association program, please call Associations Senior Account Executive, Suzanne Stewart at 804-510-7433.



The image shows a mockup of an Optima Health ID card. The card features the Optima Health logo at the top left. Below the logo, it lists member information for 'JOHN SAMPLE' with member number '199995*01'. It also includes benefit details such as 'No Referral Required', 'Individual Product', and 'Copays'. The card is marked with 'Offered by Optima Health Plan' and 'ID.01.08'.

Individual Product		No Referral Required	
Member Name:	JOHN SAMPLE	Copays	OV: \$25
Member #:	199995*01		SOV: \$50
Member Eff. Date:	07-01-05		IP*: 70/30
Benefit Eff. Date:	07-01-05	Group Number:	10000
PCP:	DR DOCTOR		OP: 70/30
PCP Phone #:	999-9999	Plan:	1000
Member Services:	After Hours Nurse Triage:		Dx1: 70/30
757 552-8850 or 800 741-9910	757-552-7250 or 1-800-394-2237		Dx2: 70/30
	www.optimahealth.com		ER: 70/30
			UCC: \$50
			Rx: \$10/30/50/75
			Rx Ded.: \$50
			Coins: NA

Offered by Optima Health Plan
ID.01.08

Important Information regarding TRICARE

Effective January 1, 2008, group health plan sponsors cannot offer TRICARE2-eligible employees a financial or other incentive not to enroll in a group health plan that would provide primary coverage. This new ban on incentives is aimed at preventing employers from shifting health costs to the Department of Defense (DoD). In a Report to Congress released in May 2007, the DoD provides important guidance on how it will interpret this new prohibition. In this Report, the DoD also states that it expects to publish an interim final ruling soon.

New TRICARE Legislation

The new TRICARE law was enacted in October 2006 as part of the John Warner National Defense Authorization Act for Fiscal Year 2007 (H.R. 5122). The law prohibits an employer or other entity, including a group health plan, from offering any financial or other incentive to a TRICARE-eligible employee not to enroll (or to terminate enrollment) in a group health plan that would be primary. It also requires that TRICARE-eligible employees be given the same opportunities to participate in a plan as similarly situated non-TRICARE eligible employees. Violations are subject to civil monetary penalties of up to \$5,000.

The law applies to employers with 20 or more employees, including state and local governments. It also applies to both insured and self-insured group health plans. TRICARE-eligible employees include both employees and dependents.

Implications for Group Health Plan Sponsors

Plan sponsors should review their plans to determine whether TRICARE-eligible employees and dependents are treated differently from other participants, and whether changes will be required in light of this new guidance. The new law takes effect on January 1, 2008, which means that calendar year plans will need to make any necessary changes by the end of the year.

Plan sponsors will need to wait for the forthcoming regulations to get final answers to implementation concerns, but this report addresses two key issues with important implications for plan design.

For the latest updates regarding Tricare, visit www.tricare.mil

Optima enters Fredericksburg market

Optima has launched billboards and radio ads throughout the Fredericksburg area. As of January 2008, Optima will be moving into Charlottesville, Rockingham and Winchester areas, also!

Roanoke and Lynchburg are not far behind. No doubt about it, Optima is on the move!



Optima Health Launches Medicare Campaign

Optima Health has launched its open enrollment campaign for the Medicare Annual Enrollment Period for Medicare Advantage Plans which begins on November 15, 2007. This year, Optima Health is offering four comprehensive plan choices, including two new \$0 premium options.

Optima's Medicare Advantage Plans include options to combine Medicare health coverage and prescription drug coverage in one simple, affordable plan. They also offer benefits in addition to basic Medicare benefits, such as preventative care, vision, dental, and hearing aid discounts, wellness programs and disease management.

With so many choices available to Medicare enrollees, Optima is committed to educating seniors and ensuring that they understand their options. Optima has scheduled more than 85 free Medicare informational meetings throughout the Peninsula, Southside and Richmond areas. Seniors, their family members and friends, are invited to attend any of the meetings to learn more about available options, benefit changes, decision deadlines, and prescription drug programs. Optima Health's Medicare service area includes the Charlottesville, Hampton Roads, Richmond and Winchester areas.

To learn more, visit www.optimahealth.com/medicare.



Attending Our Medicare Meeting Could Save You Money. Introducing Two New \$0 Premium Options.

Medicare Topics Include:

- Available options • Benefits changes
- Decision deadlines • Prescription drug programs

A sales representative will be present with information and applications.

To register, or schedule an individual meeting, please call toll-free 1-888-443-9131 (TTY users 1-800-225-7784), 8 a.m. - 8 p.m., seven days a week.

Or visit www.optimahealth.com/medicare.

For accommodation of persons with special needs at a sales meeting, call toll-free 1-888-443-9131 (TTY users may call toll-free 1-800-225-7784).

OptimaHealth 

Sample of Member Flyer

Prescription Mail Order Change

Earlier this year, PharmaCare Direct and Caremark merged under the CVS Caremark corporate name and are now consolidating services and facilities. PharmaCare Direct's mail order facility closed as of September 30th, 2007.

Mail order services and service calls for Optima Health members are being handled through Caremark facilities by representatives specifically trained on Optima Health plans and products. Mail and calls will be forwarded for one year.

Bringing together PharmaCare Direct and Caremark pharmacy benefit management services has many benefits such as the enhanced systems and services that puts them ahead of industry demands and delivers innovative programs to clients and plan participants. Caremark is committed to making necessary changes to maintain or increase quality while ensuring us that there will be little to no disruption in service.

If you have questions regarding this change, please contact your Account Executive.