

University of Arkansas medical benefits through QualChoice		
Benefit	HMO (and in-network POS)	POS (out-of-network portion)
Well baby/well child visits ▪ Lab ▪ Immunizations ▪ Hearing Exams and Testing (done by PCP)	Paid in Full	Deductible and Coinsurance
Routine Care Children (ages 6 and older): ▪ Lab ▪ Hearing Exams and Testing ▪ Immunizations	Paid in Full	Deductible and Coinsurance
Adult Care ▪ Physical Exams (by PCP) ▪ Routine Gyn Visits ▪ Flu Immunizations ▪ Routine Mammograms	\$20 Co-payment \$20 Co-payment Paid in full Paid in full	Not Covered Not Covered Deductible and Coinsurance Not covered
Pap Smears	100%	Not Covered
Prostate Antigen Testing (not included in calendar year)	100%	Not Covered
Colorectal Screening	100%	Deductible and Coinsurance

Preventive Care Recommended Guidelines

The following are preventive care recommendations for the various stages and ages of life. These recommendations are based on several 2005 findings according to following organizations; The American Academy of Pediatrics; The American Academy of Pediatric Dentistry; Kidshealth.org; Centers for Disease Control (CDC); Immunization Action Coalition; and the National Foundation for Infectious Diseases.

Preventive Care Recommendations for Children Aged 0 – 18 Years The services listed below are at no cost to you when performed in-network by your child's Primary Care Physician

Screening	
Office Visits	At 2 weeks, 2, 4, 6, 9, 12, 15, 18, and 24 months, then annually
Newborn Screening: PKU, Sickle Cell, Hemoglobinopathies, and Hypothyroidism	Prior to hospital discharge, no later than 6 days
Hearing	At birth, then again at ages 4, 12, 15, and 18 years
Height, Weight, and Head Circumference	Height, weight, and head circumference should be measured at birth, at 2 to 4 weeks, and at 1, 2, 4, 6, 9, 12, 15, 18, and 24 months of age. Height and weight should also be measured at 3, 4, 5, 6, and 8 years of age, and annually beginning at 10 years of age.
Lead Level	At least once a year between 9 months and 36 months of age
Eye Screening	By age 3 if no previous vision problem has been detected
Blood Pressure	At age 3, then periodically through age 18
Dental Health	At age 3, or when all of the baby teeth have come in; then periodically through age 18
Alcohol Use	Between ages 11 and 18

Immunizations	
Hepatitis B (HBV)	3 doses: between birth to 2 months, 1 to 4 months, and 6 to 18 months
Polio (IPV/OPV)	4 doses: administer at 2, 4, 12 – 18 months, and 4 – 6 years
Haemophilus Influenza type B (Hib)	4 doses: administer at 2, 4, 6, and 12 – 15 months
Diphtheria, Tetanus, & Pertussis (DTaP, Td)	5 doses: administer at 2, 4, 6, 15 – 18 months, and 4 – 6 years; Td once between ages 11 and 16
Measles, Mumps, Rubella (MMR)	2 doses: administer at 12 – 15 months and at 4 - 6 or 11 – 12 years
Varicella (VZV) (Chickenpox)	Administer once between 12 and 18 months

Counseling	
Development, nutrition, physical activity, safety, unintentional injuries and poisonings, violent behaviors and firearms, STDs and HIV, family planning, tobacco use, drug use	As appropriate for child's age

Preventive Care Guidelines for Adults Aged 18 – 75* The services below will be provided with only an office visit Co-pay unless otherwise indicated

Office Visits	Annually
Blood Pressure	Periodically
Height and Weight	Periodically
Alcohol Use	Periodically
Prostate Cancer Screening	Men: periodically after age 50
Testicular Cancer Exam	Men: Monthly self exam; also included as part of yearly complete exam
Cholesterol	Men: every 5 years after age 35 Women: every 5 years after age 45
Mammography (paid in full in-network)	Women: every 1 to 2 years after age 40
Pap Test	Women: Every 1 to 3 years starting at age 21
Colorectal Cancer Screening	Fecal Occult Blood Yearly after age 50, or Sigmoidoscopy Every 5 years with Fecal Occult Blood after age 50, or Double-contrast barium enema every 5 years or Colonoscopy every 10 years. <i>Individuals with a family history of colon cancer should be screened more frequently than the above recommendations. Please consult with you physician.</i>
Oral Health	1-2 times a year
Eye Health	Annually
Skin Health	Mole self exam monthly starting at age 20
Immunizations:	full unless done in conjunction with a physicians visit; then an office co-payment will be applied
Tetanus-Diphtheria(Td)	Every 10 years
Varicella (VZV) (Chickenpox)	Only for those susceptible, 2 doses
Measles, Mumps, Rubella (MMR)	Women of childbearing age, one dose between age 18 and 50
Pneumococcal	One dose between age 65 and 75
Influenza	Annually for adults 50 years of age or older, women who will be pregnant during flu season, and residents of long-term care facilities.

Counseling	
Calcium Intake	Women: periodically
Folic Acid	Women of childbearing age: periodically between age 18 and 50
Hormone Replacement Therapy	Peri- and post-menopausal women
Tobacco cessation, drug and alcohol use, STDs and HIV, family planning, domestic violence, unintentional injuries, seat belt use, nutrition, physical activity, fall prevention and polypharmacy (elderly)	Periodically, as appropriate

*Individualized preventive care required in upper age limits.

Prescription Benefits: Generic drugs are an easy and safe way to save your healthcare dollars. When a brand name drug has a generic available, the brand name will move to the \$50 co-pay (Tier 3).

DIABETES CARE SUPPLIES: Individuals covered under the University of Arkansas' health program have access to a free glucometer for diabetes testing. This program is provided by Lifescan and is at no cost to the plan or member. To access this equipment, members will need to call 1-888-427-8335 and identify themselves as a member of the University of Arkansas' health plan. The free glucometer will be mailed to their home address.

Testing strips, lancets and other supplies do not require a member co-payment.

SMOKING CESSATION: Nicotine Replacement is available as a one time per life time benefit for a 90 (ninety) day course of therapy through the prescription benefit program. A prescription for the Nicotine replacement therapy is required to access this program. The above nicotine replacement allowance will be extended to include two (2) 90 (ninety) day courses of treatment per lifetime if the generic patch is used.

QCARE HEALTH AND LIFESTYLE COACHING: QCARE benefits health plan members with chronic conditions like diabetes, hypertension, and asthma or if they just want to loose weight or stop smoking. Care Managers and Coaches work with you and your family to improve understanding of your illness or behaviors and what they mean to your lifestyle. We also work with you and your doctor to help make sure that you fully understand your treatment options.

How the Program Works.

If you have an ongoing chronic condition, wish to loose weight or stop smoking, you may want to participate in our QCARE program. You may contact QualChoice at 1.888.795.6810. A registered nurse will further explain the program to you. You will receive:

- A health assessment performed by a registered nurse
- Access to a 24 hour Nurse Line which includes an Audio Library covering many health related topics
- Education and information on diet, exercise, and other topics that are important for your health
- Contact with your Care Manager at regular intervals to discuss your medication and other health needs or concerns
- The assurance that your health information will be kept confidential, and will not be shared with anyone other than those you request.

For more information go to www.qcark.com.

New Benefits Calendar

Wellness and Preventative Care

Choose Well Wellness Program

Personal Health Appraisal (October 15, 2006 through December 15, 2006)

Beginning January 1, 2007, as part of the new University of Arkansas' Choose Well wellness program, faculty, staff, and spouses will have an opportunity to participate in programs designed to improve nutrition, increase activity, decrease weight and improve overall health. A voluntary Personal Health Appraisal (PHA) will be in place for members and their spouses to complete. Incentives for participation will be provided. Details will be communicated in forthcoming newsletters. All information submitted on the PHA is confidential and subject to HIPAA privacy guidelines. The University of Arkansas will have access only to summary and aggregated data. No personal health information will be provided to the University of Arkansas.

Effective July 1, 2006, QCare Health and Lifestyle Coaching will be available for participants in the UofA Health Plan. QCare is an integrated medical management approach helping members achieve their health care goals.

This piece is for informational purposes only and is not intended to replace physician's advice

Return Address
Campus
Address
City, State Zip

Joe Employee
Address
City, State ZIP

KNOW YOUR EMPLOYEE BENEFITS



Preventive Care

Your Pathway to Wellness



Did you know that the U.S. spends more annually on health care than any other country? And for many companies, health insurance is the second highest expense following employees' salaries? University Of Arkansas System is well aware of these shocking statistics and cares about you, which is why we've set up wellness benefits and preventive care provisions as part of your health plan.

Consider These Facts

As the old saying goes, "an ounce of prevention is worth a pound of cure." Consider these eye-opening facts according to the Centers for Disease Control and Prevention (CDC):

- With over one million heart attacks occurring each year, heart disease has become the number one killer of both men and women in the U.S.
- Obesity is reaching monumental proportions. Almost 1 in 5 American adults are considered obese and over half of all Americans are overweight.
- Approximately 10 million people in the U.S. have died from smoking-related causes; while 3,000 young people start smoking every day.

- On average, it costs employers \$1,300 a year to employ an employee who smokes.
- Workplace alcohol, tobacco, and other drug use costs U.S. companies over \$100 billion each year, with up to 40 percent of industrial fatalities being linked to alcohol consumption and alcoholism.
- Breast cancer is the leading cause of death among American women in their forties. Early detection is key to saving lives. The American Cancer Society reports that the 5-year survival rate for all women diagnosed with breast cancer is 87 percent. With early detection (when the tumor is confined to the breast) the 5-year survival rate jumps to over 95 percent.

Prevention Works When Used

Researchers have estimated that preventable illness makes up approximately 70 percent of the burden of illness and the associated costs. Researchers have also shown that when used, the outcomes of wellness benefits prove positive, for example:

- Immunizations for measles, mumps, and rubella can save

approximately \$14 for every dollar spent.

- Screening mammograms every two years for women 50 to 70 years of age yield an estimated net savings of more than \$200 million each year.

Effective July 1, 2006, the University of Arkansas will expand your preventive care coverage to include colorectal screening under the preventive care program package. This means that there will be no cost for you to obtain screening for colorectal cancer when done according to the American Cancer Society screening guidelines by an in-network physician.

It's just unfortunate that more employees do not use the preventive services offered. According to the National Business Group on Health, fewer than 20 percent of employees use the preventive services offered in their health plan despite more than 90 percent of large companies offering employees some form of health promotion or prevention programs.

The following pages contain an outline of your wellness benefit plan as well as suggested preventive care guidelines.