



A Newsletter For Members of VIVA MEDICARE *Plus*

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VIVA MEDICARE *Plus* Announces Its 2008 Benefit Plans

By now you should have received a letter from us about your 2008 benefits. We hope you were pleased to see how few changes were made. With the rising cost of medical care, VIVA MEDICARE *Plus* works hard to bring you some of the best benefits in the market.

2008: What is Different?

For all members, there is a \$50,000 limit for emergency care outside the United States every year. This is the only change on the VIVA MEDICARE *Plus* SE-

LECT Plan. The only other changes for 2008 are to the prescription drug benefit for those plans that include Medicare Part D as described below.

Prescription benefit changes for members with Medicare Only:

For members of plans that include the Medicare Part D drug benefit (VIVA MEDICARE *Plus* RX and VIVA MEDICARE *Plus* RX HEALTHY LIFESTYLES), the changes to the 2008 drug benefit are shown in the chart below:

Prescription Drug Benefits and Costs*	2007	2008
Prescription drug deductible (amount you pay each calendar year before drug coverage begins)	\$265	Same as 2007
Initial coverage limit	\$2,400	\$2,510
Catastrophic coverage begins at:	\$3,850	\$4,050
Tier 1 drugs (Generic Tier)	\$5 for a one month (31 day) supply or \$15 for a three month (90 day) supply	Same as 2007
Tier 2 drugs (Preferred Brand Tier)	\$18 for a one month (31 day) supply or \$54 for a three month (90 day) supply	\$29 for a one month (31 day) supply or \$87 for a three month (90 day) supply
Tier 3 drugs (Non-Preferred Brand Tier)	\$43 for a one month (31 day) supply or \$129 for a three month (90 day) supply	\$45 for a one month (31 day) supply or \$135 for a three month (90 day) supply
Tier 4 drugs (Specialty Tier)	25% coinsurance for a one month (31 day) supply	Same as 2007

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VIVA MEDICARE Plus 2008 Benefit Plans

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Prescription benefit changes for members with Medicare and Medicaid or who get low-income assistance:

If you continue to qualify for the same amount of help next year, the table below tells you how your prescription costs will change.

If you pay up to this much this year (2007)	You will pay up to this much next year (2008)
\$0 deductible	\$0 deductible
\$53 deductible	\$56 deductible
\$1 for generics and brands that are treated as generics \$3.10 for brand name drugs	\$1.05 for generics and brands that are treated as generics \$3.10 for brand name drugs
\$2.15 for generics and brands that are treated as generics \$5.35 for brand name drugs	\$2.25 for generics and brands that are treated as generics \$5.60 for brand name drugs
No more than 15% co-insurance for all drugs	No more than 15% co-insurance for all drugs

If you do not currently have Medicaid assistance, you may be eligible if your monthly gross income is less than \$1,168 if you are single or \$1,560 for couples (these amounts are subject to change). Call Medicaid at 1-800-362-1504 for more information.

2008: What is the Same?

Same \$0 monthly plan premium. Since 1998 when we started, VIVA MEDICARE Plus has never charged a monthly plan premium. You only pay your Part B premium to Medicare. That's one less bill to worry about and extra money in your pocket. Some people with

Medicare pay well over \$100 a month for a Medicare supplement and from \$18 to \$98 a month for a stand-alone Medicare prescription drug plan.

Same Low Out-of-Pocket Costs for Doctor and Hospital Services. VIVA MEDICARE Plus still has no deductibles on doctor and hospital care. **Members with Medicaid pay no copayments for their doctor and hospital visits.** Other members pay only a low copay to see the doctor. We do not charge for each day in the hospital like some other plans do. You pay just one flat amount per hospital admission (PER STAY not PER DAY!).

	VIVA MEDICARE Plus RX & VIVA MEDICARE Plus RX HEALTHY LIFESTYLES	VIVA MEDICARE Plus SELECT (this plan does not have Part D drug coverage)
PCP Visit	\$10	\$5
Specialist Visit	\$15	\$10
Outpatient Surgery	\$175	\$125
Hospital Stay	\$200 per stay	\$150 per stay

Same Top-rated Customer Service. VIVA HEALTH is locally-owned and operated. When you call us, somebody here in Alabama answers the phone. And you don't have to press a lot of buttons to get a friendly and helpful service representative. Maybe that's why

our members have rated our service higher than any other Alabama plan on Medicare's annual survey ***for the last 5 years in a row!***

At VIVA, our employees are your neighbors right here in Alabama and we sincerely care about you.

Have You Had Your Flu and Pneumonia Vaccines?

A new analysis of 10 years worth of data, published recently in the *New England Journal of Medicine*, finds that, compared to those who don't get vaccinated, elderly people who get the flu shot are:

- 27 percent less likely to be hospitalized with flu or pneumonia
- and 48 percent less likely to die from flu-related complications.

VIVA MEDICARE *Plus* Unveils New Website

VIVA MEDICARE *Plus* is pleased to announce a new and improved website designed to give you access to important information about your health plan. The VIVA HEALTH website homepage is found at www.vivahealth.com. You can find information on our Medicare products from the "Medicare Member" link on the home page or by going directly to www.vivamedicaremember.com.

The new website includes information on the rules and benefits of the different VIVA MEDICARE *Plus* plans. It also offers quick links to plan materials including the summary of benefits and evidence of coverage as well as the formulary and pharmacy directory for plans that include Medicare Part D prescription drug coverage. A new provider search feature allows you to see the contracted doctors in your provider system by specialty. You can also use the website to find out about upcoming VIVA MEDICARE *Plus* events.

More and more Medicare beneficiaries are using the internet to gain the information they need. Using the VIVA MEDICARE *Plus* website is a quick and easy way to get the most current information for accessing your healthcare benefits and will help you stay "in-the-know" about VIVA MEDICARE *Plus*. Look us up today!

Who's at highest risk? Anyone over 50 or under 5; people of any age who have asthma, heart disease, weakened immune systems or other chronic illnesses; and pregnant women.

Flu season is just around the corner, with flu activity peaking in the United States between late December and early March. VIVA MEDICARE *Plus* encourages its members to get flu shots every year because the strains of the virus may change yearly. People allergic to the vaccine or to eggs should not be vaccinated. There are medications that may help with flu symptoms for those unable to receive the vaccine.

Pneumonia vaccines are recommended for adults who are 65 or older, or anyone who suffers from such chronic conditions as heart or lung disease, diabetes, or has impaired immunity. For most people, only one shot per lifetime is necessary.

Although immunization is no guarantee that you will not contract either the flu or pneumonia, vaccination will make your symptoms less severe and reduce your risk for serious complications, hospitalization, and death. VIVA MEDICARE *Plus* is dedicated to keeping our members healthy.

We will pay for your flu and pneumonia shots you receive at your Personal Care Physician's office or a specialist's office in your selected provider system (an office visit copay may apply). In addition, we included a list of flu shot clinics when we mailed the annual notice of change letter to you in October where you may also get your shots. You may find a flu shot clinic by going to www.findaflushot.com on the internet or by calling 1-877-962-9358.

If you have any questions or need additional information, please call our Member Services Department at 1-205-918-2067 in Birmingham or toll-free at 1-800-633-1542. TTY users should call the Alabama Relay Service at 1-800-548-2546 toll free. Our office hours are from 8:00 a.m. to 8:00 p.m., Monday through Friday.

Just ask for Generics

To save money on your prescription drugs, ask your doctor to prescribe generics and allow generic substitution at your local pharmacy. A generic drug has the same active-ingredient as the brand name drug. Generic drugs usually cost less than brand name drugs and are approved by the Food and Drug Administration (FDA).

Take your VIVA MEDICARE Plus RX formulary (list of covered drugs) with you to your next doctor visit. Drugs listed in lower case in your formulary represent generics drugs. Say “yes” if your pharmacist asks whether you would like the generic equivalent of the brand name medicine your doctor prescribed.

Although every generic may not be listed, our formulary includes all covered Part D generic drugs available on the market. If there is no generic equivalent for a brand name medicine you are prescribed, ask your doctor if there’s a generic alternative available to treat your condition and if it would be right for you.

New drugs and generics can enter the marketplace daily. Recently several new generics have been approved or are about to be approved. Ambien now has a generic named Zolpidem. Recently the FDA has approved a generic for Protonix and it is called Pantoprazole. We are expecting a generic or over the counter product for Zyrtec in the near future and it will be called Cetirizine. Talk with your pharmacy to see when and if they have these products and always choose the generic to save money.

Tips When Using Caremark’s Mail-Order Pharmacy

By using the 90 day supply mail-order benefit, total drug costs will typically be lower than they would if you got a 90 day supply from your local pharmacy. Lower drug costs make your initial Part D prescription coverage stretch further. Here are some tips for using mail-order for your prescriptions:

- Always make sure you send a 90-day prescription to the mail-order pharmacy. The mail-order pharmacy will always charge the mail-order co-pay amount. DO NOT send a 30-day script to the mail-order pharmacy.
- Use the VIVA MEDICARE Plus RX mail-order form. If you need extra forms contact VIVA

MEDICARE Plus Member Services at 205-918-2067 or 1-800-633-1542 toll free. TTY users should call the Alabama Relay Service at 1-800-633-1542 toll free. You can also get forms from Caremark’s website at www.caremark.com.

- If you need to call Caremark mail-order, the VIVA MEDICARE Plus dedicated Caremark number is 1-866-788-5146 or TTY 1-866-236-1069 toll free.
- Remember to include a check, money order, or VISA, Discover or MasterCard number for your share of the cost.
- You can refill your medications through the mail, by phone or via the internet. It is very easy and convenient; just remember to order early enough to allow for the U.S. mail delivery.

Understanding your Formulary

Your formulary is a list of covered drugs selected by VIVA MEDICARE Plus RX in consultation with a team of health care providers, which represents the prescription therapies believed to be a necessary part of a quality treatment program.

Your formulary listing is very comprehensive but not all generics are printed. If your generic drug is considered a covered Part D drug, then it is part of your formulary. You can always call VIVA MEDICARE Plus Member Services if you aren’t sure.

Check out the first few pages of your formulary. There’s some good information to help you understand how to use the formulary. In your formulary, brand-name drugs are capitalized and generic drugs are listed in lower-case italics.

Pay special attention to the last column and check to see if there are any special requirements. “PA” means the drug requires prior authorization, “QL” means there is a quantity limit on the drug, “ST” means the drug is subject to Step Therapy and “B/D” means a determination must be made as to whether the drug is covered under the Medicare Part B benefit or Medicare Part D benefit.

If your drug requires PA, ST, B/D or your medication quantity will exceed the QL in the formulary, have your physician contact VIVA MEDICARE Plus RX and provide the necessary information.

Let's Get Fit!

Now that summer has ended and you might not be able to get outside as much, have you considered joining a sports fitness facility to keep in shape? If so, have we got good news for you! VIVA MEDICARE PLUS members are covered up to \$20 per month toward membership dues if you regularly participate (at least once a month) in a contracted sports fitness program. Simply present your VIVA MEDICARE *Plus* ID card to one of the contracted facilities listed below and they will file your claim with us for up to \$20 each month. You pay any amount over \$20 per month to the facility. What could be easier than that?

FACILITY NAME	ADDRESS	CITY	PHONE
Fitness Center at St Vincent's East	50 Medical Park East Drive	Birmingham	205-838-3000
One Nineteen Health and Wellness	7191 Cahaba Valley Road	Birmingham	205-408-6600
Gold's Gym-Birmingham	3427 Colonnade Parkway	Birmingham	205-583-4653
The Gym	27550 State Hwy 75, Suite #102	Oneonta	205-625-5060
Levite Jewish Community Center	3960 Montclair Road	Birmingham	205-879-0411x257
YMCA-Bell Road Family Branch	2435 Bell Road	Montgomery	334-271-1343
YMCA-Downtown Adult Fitness Branch	761 South Perry Street	Montgomery	334-269-4362
YMCA-East Family Branch	3407 Pelzer Ave	Montgomery	334-272-3390
YMCA-Kershaw Family Branch	2229 West Fairview Ave	Montgomery	334-265-1433
YMCA-Southeast Family Branch	3455 Carter Hill Road	Montgomery	334-262-6411
YMCA-Wetumpka Family Branch	200 Red Eagle Drive	Wetumpka	334-567-8282
Y's Up @ The Water Fitness Branch	19 Bridge Street	Pike Road	334-819-7904
Y's Up @ Somerset	7600 Atlanta Hwy	Montgomery	334-356-1351
Y's Up @ Hillwood	2898 Zelda Road	Montgomery	334-396-6213
Healthy You/Trinity Medical Center	720 Montclair Road, Suite #100	Birmingham	205-599-4502
Carraway Fitness	1600 Carraway Blvd	Birmingham	205-502-5830
Southlake Orthopaedics	4517 Southlake Pkwy, #202	Hoover	205-985-4111
YMCA-Alabaster Community Branch	1303 Seventh Street SW	Alabaster	205-663-6504
YMCA-Downtown Branch	2101 Fourth Avenue North	Birmingham	205-324-4563
YMCA-Greystone Family Branch	5414 HWY 280	Birmingham	205-981-0144
YMCA-Northeast Family Branch	628 Red Lane Road	Birmingham	205-833-7616
YMCA-Shades Valley Family Branch	3551 Montgomery Hwy	Birmingham	205-870-9622
YMCA-Shelby County Branch	2610 Pelham Pkwy	Pelham	205-664-9622
YMCA-Trussville Family Branch	5920 Valley Road	Birmingham	205-655-2224
YMCA-Vestavia Xpress	2086 Columbiana Road	Birmingham	205-823-0144
YMCA-Western Area Family Branch	1195 Bessemer Road	Birmingham	205-923-1195
Global Fitness	400 Main Street North	Warrior	205-647-2639
Orthopaedic Physical Therapy and Fitness	21011 HWY 25	Columbiana	205-669-9919
Legacy YMCA of Bessemer	1501 4th Ave S.W.	Bessemer	205-426-1211



VIVA MEDICARE *Plus*
MEMBER OF THE UAB HEALTH SYSTEM

a Medicare Advantage Organization

Brought to you by VIVA HEALTH,
a member of the UAB Health System.

1222 14th Avenue South
Birmingham, AL 35205

A Newsletter For Members of VIVA MEDICARE *Plus*

FALL

- BOOTS
- FREEZE
- MOUNTAINS
- COLD
- FROSTBITE
- SCARF
- CRYSTALS
- FROZEN
- SKIING
- DECEMBER
- GLOVES
- SLEET
- DRIFTS
- HIBERNATE
- SLEIGH
- EARMUFFS
- HOCKEY
- SLIPPERY
- FIREPLACE
- HOLIDAYS
- SNOW
- FLAKE
- JACKET
- SNOWMAN
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- JANUARY
- SNOWSUIT
- FLURRIES
- MITTENS
- WHITE

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