



VIVA *Vitality*

A Newsletter For Members of VIVA MEDICARE *Plus*

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www.vivamedicaremember.com

Fall 2008

We are Celebrating with Pride!

In October of 1998, CMS (the Centers for Medicare & Medicaid Services) awarded VIVA HEALTH a Medicare contract. This contract allows us to offer Medicare beneficiaries coverage beyond what traditional Medicare provides. And, for 10 years we've been doing just that – offering affordable, high quality benefit plans along with outstanding customer service to our members in central Alabama.

In that 10 years, VIVA MEDICARE *Plus* has become a household name among seniors and the disabled. VIVA MEDICARE *Plus* has earned a sound reputation for having a caring and concerned medical management team, committed employees, and a responsive member services staff. We have worked diligently to build strong and open relationships with our provider and hospital networks.

Yes, for ten years we have had the same local ownership and the same name! In 2007, VIVA

MEDICARE *Plus* received the Senior Gold Choice Award and has consistently



received high scores in Overall Customer Satisfaction in the annual survey performed by the Centers for Medicare & Medicaid Services. Our employees are proud of our growth and accomplishments.

It's really no wonder why VIVA MEDICARE *Plus* is still going strong after 10 years! We appreciate each of you trusting VIVA MEDICARE *Plus* to provide your medical coverage and look forward to serving you in the future.

Be sure to tell a friend or relative with Medicare about VIVA MEDICARE *Plus* – we now offer 5 benefit plan options.....one is sure to be just right!

VIVA MEDICARE *Plus*

Coverage with Care.

Made for You.

Great Things are Happening at VIVA!

New Hearing Services & Hearing Aid Discount

The products and services described in this article are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the VIVA MEDICARE Plus grievance process.

Through a special arrangement with Newport Audiology Centers, VIVA MEDICARE Plus members are now eligible for savings and special discounts on hearing services and hearing aids. After your comprehensive hearing exam, a report will be sent to your Personal Care Physician, upon your request. No prior authorization is necessary. Services and discounts include:

- A 30% discount on hearing aids
- Complete hearing aid evaluation at no charge
- Check-ups at no charge with an unlimited number of visits

Tips for a Great New Year!

- **Get Your Annual Physical**
- **Meet a New Friend**
- **Read Every Day**
- **Reduce Television Time**
- **Get a New Hobby**
- **Take a Walk Each Day**
- **Rearrange Your Space**
- **Visit Your Library**
- **Keep a Song in Your Heart**
- **Eat Healthy**
- **Connect with joy!**

- Other hearing-related services

To schedule an appointment at a location near you, just call Newport Audiology Centers at 1-800-675-5485 between 8 a.m. and 5 p.m., Monday through Friday, and tell them you are a member of VIVA MEDICARE Plus. **Be sure to show your VIVA MEDICARE Plus ID card at your first visit to make sure you get the savings and special discounts available to VIVA MEDICARE Plus members.**

VIVA MEDICARE Plus Announces Two New Counties in Our Service Area and New Contracted Hospitals

VIVA MEDICARE Plus is proud to announce that we are adding two new counties to our service area effective 1/1/09: **Calhoun and Etowah Counties in Alabama.** In addition, we have added two hospitals in those counties: **Gadsden Regional Medical Center and Northeast Alabama Regional Medical Center.**



If you have friends or family who live in the Anniston/Gadsden area, tell them to call 1-888-830-8482 for information on VIVA MEDICARE Plus.

We Have A New Hospital In Our Network

VIVA MEDICARE Plus is proud to announce that **Chilton Medical Center** in Chilton County is now a participating hospital. It is included in the Baptist Shelby provider system and in the provider system for VIVA MEDICARE Plus members living in Montgomery and surrounding counties.

If you have any questions, call Member Services at (205) 918-2067 or toll free at 1-800-633-1542. TTY users should call the Alabama Relay Service toll free at 1-800-548-2546. We are open Monday through Friday from 8 a.m. to 8 p.m.

When to Use the VIVA MEDICARE *Plus* Grievance or Appeals Process

If you have questions about our plan or problems with the care or service you are getting, a good first step is to call Member Services. Member Services will try to answer your questions and help resolve any problems you may be having. Of course, there may be times when Member Services can't fix the problem. In these cases you may want to file either a grievance or an appeal. These two processes for resolving member complaints are fully described in your Evidence of Coverage. Some examples of the types of problems that might lead to a grievance or appeal and information on how to file one are included below.

Grievances

- Problems with the service you receive from Member Services.
- If you feel that you are being encouraged to leave (disenroll from) the Plan.
- If you disagree with our decision not to give you a "fast" decision or a "fast" appeal.
- We don't give you a decision within the required time frame.
- We don't give you required notices.
- You believe our notices and other written materials are hard to understand.
- Waiting too long for prescriptions to be filled (if your plan includes Part D prescription drug coverage).
- Rude behavior by network pharmacists or other staff.
- We don't forward your case to the Independent Review Entity if we do not give you a decision on time.
- Problems with the quality of the medical care or services you receive, including quality of care during a hospital stay.
- Problems with how long you have to wait

on the phone, in the waiting room, or in the exam room.

- Problems getting appointments when you need them, or waiting too long for them.
- Rude behavior by doctors, nurses, receptionists, or other staff.
- Cleanliness or condition of doctor's offices, clinics, or hospitals.

Grievances must be made verbally or in writing no later than 60 days after the event or incident took place. You can file a grievance by calling Member Services at (205) 918-2067 in Birmingham or 1-800-633-1542 toll free, Monday through Friday, 8 a.m. to 8 p.m. TTY users should call the Alabama Relay Service at 1-800-548-2546. You may also submit your grievance in writing to VIVA MEDICARE *Plus*, Attention: Medicare Member Appeals and Grievances Coordinator, 1222 14th Avenue South, Birmingham, AL 35205.

Appeals

There may be times when we say we won't provide or pay for a service or that we are planning to reduce or end care you think you need. You have the right to ask us to review our decision by filing an appeal. A few examples of issues that you have the right to appeal:

- If you are not getting the care you want, and you believe that this care is covered by the Plan.
- If we will not approve the medical treatment your doctor or other medical provider wants to give you, and you believe that this treatment is covered by the Plan.

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When to Use Grievance or Appeals Process

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- If you are being told that a treatment or service you have been getting will be reduced or stopped, and you believe that this could harm your health.
- If you have received care that you believe should be covered by the Plan, but we have refused to pay for this care because we say it is not medically necessary or is not a Plan benefit.
- We do not cover a Part D drug you think you are entitled to receive.
- We ask you to pay a higher copayment or coinsurance amount than you think you are required to pay for a Part D drug.
- We deny your Part D exception request.

Standard appeals must be filed in writing within 60 calendar days of the plan’s initial denial.

“Fast” or expedited pre-service appeals can be requested if you or your doctor thinks waiting could seriously harm your health or ability to function. Fast appeals may be submitted orally or in writing. Your written appeal should be mailed to VIVA MEDICARE Plus, Attention: Medicare Member Appeals and Grievances Coordinator, 1222 14th Avenue South, Birmingham, AL 35205 or faxed to 205-933-1239. “Fast” or expedited appeals may be requested by phone by contacting Member Services at (205) 918-2067 in Birmingham or 1-800-633-1542 toll free. TTY users should call the Alabama Relay Service at 1-800-548-2546. Normal business hours are Monday through Friday, 8 a.m. to 8 p.m, but there is also a nurse on call who can accept your “fast” or expedited appeal outside of normal business hours.

VIVA MEDICARE Plus Website – PLEASE VISIT US THERE!

The VIVA MEDICARE Plus member website can be found at www.vivamedicaremember.com. More and more Medicare beneficiaries are using the internet to get the information they need. **Using our website is a quick and easy way to get the most current information about your healthcare benefits and participating providers.** It will keep you “in the know” about what’s going on here at VIVA MEDICARE Plus. New articles and information are posted to the website monthly. Here are just a few of the things available on the website:



- Your plan Summary of Benefits and Evidence of Coverage
- Pharmacy Directory and Formularies – if your plan has drug coverage
- Most current Provider Directories
- Member Newsletters
- and, more.....**LOOK US UP TODAY!**

Significant updates were made to our website during October. The website has been updated to reflect 2009 benefit changes.

Just ask for Generics

Did you know that plan participants can **save an average of 30% to 80%** when they fill their prescriptions with a generic medicine instead of a brand name medicine?

To save money on your prescriptions, 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).

While there is not a *generic equivalent* available for every brand name medicine, there are often comparable generic alternative medications available. Here are a few of those medications.

If you are currently taking **NEXIUM**, ask your doctor if one of these comparable generics could be right for you.

- Omeprazole
- Pantoprazole
- Ranitidine
- Famotidine

If you are currently taking **LIPITOR**, ask your doctor if one of these comparable generics could be right for you.

- Pravastatin
- Simvastatin

If you are currently taking **ALTACE**, ask your doctor if one of these comparable generics could be right for you.

- Fosinopril
- Quinapril
- Lisinopril

If you are currently taking **LEXAPRO**, ask your doctor if one of these comparable generics could be right for you.

- Citalopram
- Fluoxetine
- Paroxetine
- Sertraline

Remember to always ask your doctor if there's a generic alternative available to treat your condition and if it would be right for you.

CVS/CAREMARK EXTRA CARE CARD

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REMEMBER..... to use your CVS Caremark Discount Card! As a **VIVA MEDICARE *Plus*** member you should have received a card qualifying you for a 20% discount on any regular/non-sale CVS store brand health-related item. All you need to do to receive your 20% discount is present your **CVS/ Caremark ExtraCare Card** at the time of your purchase of qualified items. What could be easier than that? This benefit is available to you and your dependents.

Your Discount Card will save you money on over 1,300 eligible health-related CVS store brand and CVS exclusive brand products such as **blood pressure/heart rate monitors, smoking cessation products, pain relievers, allergy relief products, contact lens solutions, cold and cough remedies, first aid supplies, ear and eye care products** and many other health-related items you and your family use. Your Discount Card is valid at any of the over 6,000 CVS Pharmacy stores nationwide.

You aren't just a name or member ID number to us – you are our valued customer! We are proud to offer this outstanding added benefit to our members. **Your Discount Card is ONLY AVAILABLE to you as long as you remain a member of VIVA MEDICARE *Plus*.**

If you have any questions about your Discount Card, just contact our Member Services Department at 918-2067 or 1-800-633-1542. TTY users should call the Alabama Relay Service toll-free at 1-800-548-2546. We are open Monday through Friday from 8 a.m. to 8 p.m.

REBUS PUZZLES

A “**Rebus Puzzle**” is a picture representation of a name, a word, or a phrase. Each Rebus Puzzle below portrays a common word or phrase. **CAN YOU GUESS WHAT IT IS?** You will find the answers at the bottom of this page. **GOOD LUCK!**



5. calm before the storm
6. read between the lines

3. toucan
4. crossing guard

1. you're under arrest
2. time after time

ANSWERS TO THE PUZZLES:

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