

## MANAGING JOB STRESS

### IN THIS ISSUE

**President's Message**  
page 2

**Meet our  
Billing TEAM!**  
page 2

**SPECIALTY  
PHARMACY/  
PROTOCOL CARE  
MANAGEMENT**  
page 3

**Charitable  
Contributions**  
page 4

## INTEGRA- Charitable Contributions for 2007

INTEGRA Charitable Contributions Committee Mission Statement: We are an employee based group representing THE HEART OF INTEGRA. Our purpose and desire is to support charitable causes and organizations that bring hope and relief. Through these opportunities we can make a positive difference in the lives and locales of our communities.



For Christmas this year we will be giving to Angel Tree & Make a Wish Foundation. We are looking forward to 2008 and the opportunity to make a difference in our community with our charitable contributions.

### In 2007 INTEGRA contributed to the following organizations:

- MDA - Ride for Life, through Harley Davidson in Seaford, DE;
- The National MS Society -Walk for A Cure;
- The Salvation Army;
- American Cancer Society (ACS) -Relay for Life;
- Habitat for Humanity;
- Lower Delaware Autism Foundation;
- Colonel Richardson High School -Golf Program;
- Eastern Shore AFRAM Festival Inc;
- American Heart Association;
- Sussex County Council -Prayer Breakfast;
- Woodbridge Elementary -Accelerated Reader Program;
- March of Dimes;
- The Cheer Powerwalk;
- Laurel Good Samaritan;
- Children and Families First of Georgetown;
- St. John's United Methodist Church -Food Pantry;
- Bless Our Children/WBOC;
- Mason-Dixon Woodworkers;
- Salvation Army Operation Share;
- Delaware Hospice.
- WOLC Joy! 102.5
- Epworth Christian School -Charlotte Brown Scholarship Fund

The major sources of job stress usually fall into seven categories:

- Control** • Studies show that workers who believe that they have a great deal of responsibility but little control or decision-making power in their jobs are at increased risk for cardiovascular disease and other stress-related illnesses.
- Competence** • Are you concerned about your ability to perform well? Are you challenged enough, but not too much? Do you feel secure in your job? Job insecurity is a major source of stress for many people.
- Clarity** • Feeling uncertain about what your duties are, how they may be changing, or what your department's or organization's goals are can lead to stress.
- Communication** • Workplace tension often results from poor communication. An inability to express your concerns, frustrations, or other emotions leads to increased stress.
- Support** • Feeling unsupported by your coworkers may make it harder to resolve other problems at work that are causing you stress.
- Significance** • If you don't find your job meaningful or take pride in your work, it can result in excess stress.
- Responsibilities** • Assuming additional responsibilities in your job can often lead to stress.

STRESS - Continued on page 3

## New Legislation Affects TRICARE Supplements

A provision of the John Warner National Defense Authorization Act for fiscal year 2007 prohibits employers from offering their employees financial or other incentives to use TRICARE rather than the company's Group Health Plan. This legislation applies to any employer, including units of local government with 20 or more employees, and mirrors the same prohibition that currently applies to Medicare.

The employer can still offer "cafeteria plans" to their TRICARE eligible beneficiaries as long as the plans are offered to all of their employees, including those not eligible for

TRICARE. The legislation does not have an impact on "TRICARE Supplement" plans that are NOT offered by the employer; but are sold by beneficiary associations or commercial insurers.

The legislation was initiated after Congress received evidence that many employers were consciously working to shift their health care costs to TRICARE by offering financial incentives urging eligible employees to use TRICARE rather than the employer's group health plan.

You can get additional information about TRICARE at [www.tricare.mil](http://www.tricare.mil).



## President's Corner

# 2008

## New Year, New Opportunities, New Challenges - Guaranteed Change!

The first 31 days of a New Year are typically a time for reflecting on the accomplishments and failures of the past year as well as implementing new strategies for the year ahead. This is true for **INTEGRA** as well as our state and national legislators.

2008 will be a year for the cost of health care or the lack of health care for millions of Americans, to once again come under the microscope of the political process. Candidates from the right and left are suggesting that "they" alone have the answer to America's health care problems of escalating costs and universal coverage for all citizens. *"A June Kaiser Family Foundation health care tracking poll found that health care remains the top domestic issue that the public wants 2008 presidential candidates to address, trailing only Iraq on the public's overall priority list. This undoubtedly will*

*inspire a potpourri of fresh health care reform proposals, ranging from minor adjustments within the status quo to initiatives for universal health care."* Therefore, it will be my goal for the 2008 July quarterly newsletter to objectively provide you with a comparison of the health care reform proposals presented by the Democratic and Republican parties and how they will impact your self-funded health plan.

**INTEGRA** has also been developing some strategies for attacking rising health care costs through additional partnerships as well as acquiring or developing additional products and services that will cut the cost of providing health benefits to your employees using a partially self-funded plan.

- The merger of CareMark PCS, CVS Pharmacies and Pharmacare into CVS CareMark will be providing a new economy of scale with additional discounts and increased rebates that will be passed directly to our clients at both the retail, mail order and specialty drug level.

- Our partnership with Health Advocate will allow us to provide an optional wellness program called "Wellness Advocate". Wellness Advocate provides a personalized, action-

oriented approach that helps employees make healthy lifestyle changes to reduce risk of costly disease and take an active role in their health. This program includes a personal online health coach.

- For those clients looking for a disease management program and a comprehensive case management program, our partnership with iNetico provides a solution. iNetico combines pre-certification along with pharmaceutical review to target chronic diseases and provide a comprehensive review of large cases. The benefit of these programs with iNetico is a higher return on dollars spent on managing health care claims and chronic diseases of plan participants.



I believe 2008 can be one of the best years ever for Employers who are willing to accept change. And **INTEGRA** will be ready to assist you.

Cordially,

Dave Smith, CLU  
President

## The Billing

# T E A M

The Billing "Team" includes those responsible for member eligibility; to include: enrollments, terminations, changes, Creditable Coverage letters, and COBRA administration. Production of monthly premium invoices, claim reporting, reconciliation of claim and premium accounts, and disbursement of monies to appropriate vendors are all a part of the responsibilities of the team. The team works closely with each Client contact, as accuracy and communication is essential for both member eligibility and account reconciliation.



top: Linda Wainwright, Stacey Clausen  
bottom: Kimberly Sheridan

## STRESS - Continued from page 1

### Here are some options for lowering stress on the job:

- **Meet with your supervisor.** At least once a year (every 3 or 6 months is better) to talk about your performance and your job. If a performance review is already part of your job, treat it as a chance to clear up issues that may be causing stress.

- **Manage your time well.** It's important to leave your job at the office, even if your office is a room in your home. If you give up free time to get more work done, you may pay for it with stress-related symptoms. If your employer offers a flexible work schedule, take advantage of it to fit your own work style.

- **Unplug.** Technologies such as cellular phones and the Internet have made it possible to be available to everyone, including clients and coworkers, at all times. Do not allow technology to eliminate the boundaries between your time and your employer's time. Leave your work cell phone behind when having it with you is not absolutely necessary, or decide not to answer it during times you have set aside for yourself or your family. Try to avoid checking work e-mail at home.

- **Know when to quit.** If you are truly miserable because of a stressful job and the suggestions above have not worked, it may be time to think about changing jobs. Make sure you know whether it is you or the job that's the problem. However, before quitting, be sure and spend time researching other job options. ■

## SPECIALTY PHARMACY/ PROTOCOL CARE MANAGEMENT-

# IS IT FOR YOU?

*The number of patients requiring specialty drugs may be small, but the cost to your plan can be enormous, representing an average of 10% of total drug spending.*

PharmaCare (CVS/Caremark Corporation) Specialty Pharmacy provides patients with flexible access to the medications they need. They offer the option of home delivery through their mail service pharmacy or walk-in service through 55 retail specialty pharmacies located near major research hospitals and centers of medical excellence. They can also deliver directly to physician offices from both the mail service and retail pharmacies. Their services are designed to meet the unique needs of patients living with complex and chronic conditions, including:

- Growth Hormone Disorders
- Hemophilia
- Hepatitis C
- HIV
- Immune Deficiencies
- Infertility
- Macular Degeneration
- Multiple Sclerosis
- Cancer
- Osteoporosis
- Parkinson's Disease
- Psoriasis
- Pulmonary Arterial Hypertension
- Respiratory Syncytial Virus
- Rheumatoid Arthritis
- Organ Transplant

## THE BENEFITS

A team of pharmacists and nurses are available 24/7 to assist with drug information, administration and side effect management. Clinicians trained in each disease state regularly outreach to patients to ensure compliance, monitor interactions and encourage timely refills. More comprehensive care management is available through the disease-specific ProtoCall programs. These programs offer all of the critical components of disease management including:

- Treatment guidelines
- Coordination of physician and support providers
- Patient education and support
- Documented impact on patient and physician satisfaction, clinical outcomes and health care costs.

Through detailed reporting, leading-edge clinical programs and unmatched purchasing power, the programs help control costs and enhance patient satisfaction.

**FOR MORE INFORMATION, OR TO ADD THIS SERVICE TO YOUR PLAN,** please contact **INTEGRA Administrative Group, Inc.**

