



## WINTER Workouts!

*Has winter left you with the cold-weather blues?*

Warm up with easy work-out ideas that are flexible, free, and fun for any fitness level.

**Mall Walking:** A low-intensity workout that is still high in benefits is no further than a trip to your local mall. Since it's indoors, it is safe and can be done in any weather. To maximize the benefits, plan on a 30 minute walk interspersed with 2-minute intervals of fast walking to accelerate your heart rate. If possible, add a few flights of stairs to your walk.

**Jump Roping:** Light, inexpensive, and easy to store, jump roping provides an intense workout in a short amount of time. Jump roping burns lots of calories and can be done at the level and speed you choose.

**Fitness Videos:** Exercising from the comfort of your own living room may be just what you're looking for. You may be able to access a variety of free exercise programs right from your cable provider, such as \*On-Demand\* or purchase/rent DVD's on a range of exercise formats. Pilates, yoga, dance, and step-aerobics are just to name a few.

**Running/Speedwalking:** For the die-hard exercise enthusiast, running or speed walking can be winter exercise options with a few tips to keep in mind. Dress in layers and don't forget to cover your head and hands! Be familiar with your route and avoid slippery surfaces.

**Un-Exercises:** Believe it or not, any physical activity is a form of exercise. Many of our most common daily activities will burn calories and get us moving. So, vacuum the house, sweep the walkways, shovel some snow, clean the kitchen floor, and keep moving. If you tend to be a couch-potato, take advantage of commercial time and get up and move! A few sit-ups or push-ups can provide encouraging results when done regularly.

With regular exercise, your risk for certain diseases is greatly lowered. **It's never too late to start**, no matter what age or current fitness level you are at. So, whether you prefer the privacy of your own home or the company of a crowded mall, choose what will work best for you.

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## INTEGRA Charitable Contributions for 2008

*Non-Profit organizations  
INTEGRA supported in 2008:*

**OUR MISSION:** 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.

- CHEER** (Power Walk)
- Seaford Community Food Closet**
- Delaware Teen Challenge, Inc.** (formerly Seaford Mission)
- Feeding the Homeless** (Bethany Lutheran Church)
- Lower Delaware Autism Foundation**
- March of Dimes** (support of Team Brody)
- Woodbridge Accelerated Reading Program**
- Salvation Army**
- House of Hope Delaware**
- MDA- Charity Ride for Life** (with Harley Davidson of Seaford)
- Delmarva Volunteer Fireman's Association**
- American Cancer Society** (Relay for Life)

For Christmas 2008 contributed to: Angel Tree, WBOC- Bless our Children, the Make a Wish Foundation, Toys for Tots, and The Delaware Hospice.

We are looking forward to 2009 and the opportunity to share our hope and relief to those in need!



INTEGRA Supporting the Seaford Community Food Closet

## INTEGRA Partners with Thomson Reuters

I am pleased to announce that INTEGRA Administrative Group has partnered with Thomson Reuters, effective November 1, 2008 to provide Benefit Plan Modeler.



### President's Corner

*Dave Smith*

Dave Smith, President

Thomson Reuters is the world's leading source of intelligent information for businesses and professionals. They combine industry expertise with innovative technology to deliver critical information to leading decision makers in the financial, legal, tax and accounting, scientific, **Healthcare** and media markets, powered by the world's most trusted news organization.

## Benefit Plan Modeler Background's Features

As healthcare costs rise, employers struggle to manage employee healthcare benefits. Keeping healthcare accessible and affordable while balancing the overall cost to both employer and employee is a challenge requiring creativity and a firm grasp on the financial impact of plan design changes.

Employers that subscribe to our administrative services rely on INTEGRA to manage accurate estimates of the expected financial impact of plan design changes to their health benefits costs.

The Thomson Healthcare Benefit Modeler will provide INTEGRA with the information they need to answer the following questions and more for our clients:

- What is the financial impact of the proposed plan design changes over the next 3 years?
- Are your benefits in line with those of competitors?
- Is the plan the right plan for the targeted population?
- Should a consumer-driven health plan be implemented?
- Is a defined contribution HRA plan cost effective?
- How much should employees contribute to their healthcare?

Our new **Benefit Modeler** tool will enable our clients to confidently make benefit design decisions specific to the appropriateness of their employee base. The basis for the model is data from the proprietary Medstat MarketScan® Database, a market-leading benchmark and research database. Using actual claims cost and experience plus the industry group, enrollee age/gender, and geographic distribution will provide INTEGRA the ability to tailor the modeling results to a client's specific healthcare experience.

## MENTAL HEALTH PARITY ACT

*A mental health parity measure was passed by Congress as part of the \$700 billion financial rescue package, The Emergency Economic Stabilization Act of 2008. (H.R. 1424)*

The Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 incorporated into HR 1424 does not mandate group health plans to provide any mental health coverage however, if a plan does offer mental health coverage, then, it requires health plans to provide equivalent benefits for mental illness and substance use disorder benefits as they do for other medical conditions. Requirements include:

- Equity in financial requirements, such as deductibles, co-payments, coinsurance, and out-of-pocket expenses.
- Equity in treatment limits, such as caps on the frequency or number of visits, limits on days of coverage, or other similar limits on the scope and duration of treatment.
- Equality in out-of-network coverage.

The legislation will put the requirements into effect one year after enactment, January 2010.

## “Michelle’s Law”

....effective for plan years beginning on or after October 9....

A new law (P.L. 110-381), named “Michelle’s Law,” requires group health plans offering dependent coverage to allow college students who become seriously ill to leave school without losing coverage under their parents’ plan. This law is effective for plan years beginning on or after October 9, 2009 (for calendar year plans, the provision takes effect on January, 1, 2010.)

Michelle’s Law amends ERISA, the Public Health Service Act, and the Internal Revenue Code to ensure that dependent students who take a “medically necessary leave of absence” do not lose health insurance coverage for up to 12 months after they take the leave of absence. Fully-insured plans as well as self-funded plans are impacted.

A “medically necessary leave of absence” means a leave of absence from a postsecondary educational

institution that commences while such child is suffering from a serious illness or injury, is medically necessary, and causes such child to lose student status for purposes of coverage under the terms of the plan.

A group health plan or a health insurance issuer that provides health insurance coverage in connection with a group health plan, may not terminate coverage of a dependent child under such coverage due to a “medically necessary leave of absence” before the date that is the earlier of:

- A)** the date that is one year after the first day of the “medically necessary leave of absence”; or,
- B)** the date on which such coverage would otherwise terminate under the terms of the plan or health insurance coverage.

**Certification by Physician** – The requirement to extend coverage during “medically necessary leaves of absence” applies only if the plan receives a written certification by a treating physician of the dependent child which states that the child is suffering from a serious illness or injury and that the leave of absence is medically necessary.

**Notice Requirement** – Group health plans must include with any plan notice regarding a requirement for certification of student status a description of the terms for continued coverage during a “medically necessary leave of absence.”

**No Change in Benefits** – A child dependent taking a medically necessary leave is entitled to the same benefits as if the child had continued to be covered as a student who did not take leave.

## A PROGRAM to honor and preserve...



The VVA Chapter 83, along with Judy Campbell, Gold Star Chairperson, sponsored a program to honor and preserve the memory of Delawareans who have given their lives in service for our Country. Each banner featured a soldier who paid the ultimate sacrifice, along with their name, rank, military branch, age, hometown, date and location of their death. Rick James is the nephew of one of our employees, Linda Wainwright. As a young boy he even worked at INTEGRA moving boxes of files when needed. Seaford had two boys killed within a week of each other, so INTEGRA sponsored their banners and 3 others for a total of 5 banners to keep their memories alive. The banners traveled around the State of Delaware and have been displayed in several towns. They will be presented back to each family after their stay in Seaford. When driving down Main Street in Seaford please take note of the banners and remember their sacrifice for our freedom.