

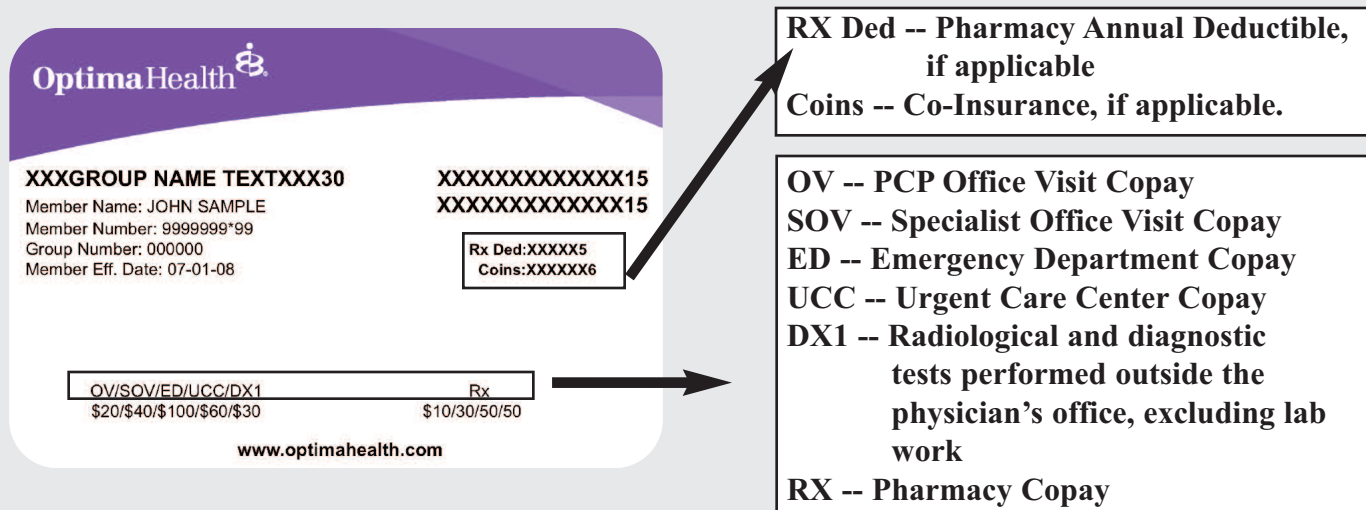
Benefits Headliner

OPTIMA HEALTH UNVEILS NEW MEMBER ID CARDS

To ensure a much more efficient design and production process, Optima Health has selected Health Logix as our new ID card vendor. Effective July 1, 2008, members will begin receiving newly redesigned ID cards which feature an easier-to-read format. New cards will be distributed as follows:

- 1) All new groups enrolling 7/1 or after;
- 2) All groups renewing 7/1 or after;
- 3) All individual members requiring a new ID card after 7/1 due to enrollment, replacement card, etc.

Below, we have provided a guide to reading your new ID card:



RX Ded -- Pharmacy Annual Deductible, if applicable
Coins -- Co-Insurance, if applicable.

OV -- PCP Office Visit Copay
SOV -- Specialist Office Visit Copay
ED -- Emergency Department Copay
UCC -- Urgent Care Center Copay
DX1 -- Radiological and diagnostic tests performed outside the physician's office, excluding lab work
RX -- Pharmacy Copay

If you have questions regarding the new ID cards, please contact your Account Representative.

REMINDER...YOU CAN REQUEST ID CARDS FOR MEMBERS

If you are a registered employer, just sign in at www.optimahealth.com, choose Request Member ID Card from the lefthand menu and follow the prompts to order Member ID cards for subscribers and their covered family members.

If you do not already have a username and password, complete and submit the necessary "Employer Sign In" forms located in the unsecured Employer Resources section of www.optimahealth.com under 'Forms and Documents'.

PHARMACY CHANGES

for plans with pharmacy benefits administered by Optima Health

The purpose of the following is to communicate pharmacy changes effective July 1, 2008:

Drug Name	Purpose	Change Effective 7/1/08	Generic Alternative	Tier 2 Alternatives
ACTHar Gel	Adrenocortical Steroid	Approved for use in Infantile Spasms- Requires Prior Authorization for <u>new</u> prescriptions effective 7/1/08.	None	None
Antabuse	Used for treatment of alcoholism	Quantity limits removed.	None	None
Diovan Diovan HCT	Antihypertensive	Tier Changes - For <u>new</u> prescriptions effective 7/1/08. <i>Commercial</i> - Moving to Tier 3; <u>adding</u> a step edit. Requires the trial and failure of Cozaar or Hyzaar. <i>Generics Plus</i> - change to Non-Formulary <i>Medicaid</i> - change to Non Formulary <i>Medicare</i> - no change	multiple ACE inhibitors (lisinopril, enalapril, ramipril, etc.)	Cozaar Hyzaar
Humira	Immunomodulator - for RA, Crohns, Psoriatic Arthritis, Ankylosing Spondylitis	New FDA approved diagnosis of Moderate-to-Severe Plaque Psoriasis. New diagnosis added to current Prior Authorization form.	None	None
Intencele	Treatment of HIV	New Medication <i>Commercial</i> - Tier 2 <i>Generics Plus</i> - Tier 3 <i>Medicaid</i> - Formulary <i>Medicare</i> - Tier 2	None	Rescriptor Sustiva Viramune
Isentress	Treatment of HIV	New Medication <i>Commercial</i> - Tier 2 <i>Generics Plus</i> - Tier 3 <i>Medicaid</i> - Formulary <i>Medicare</i> - Tier 2	None	None
Kuvan	Treatment of PKU	New Medication <i>Commercial</i> - Tier 4 <i>Generics Plus</i> - Non Formulary <i>Medicaid</i> - Non Formulary <i>Medicare</i> - Tier 2	None	None
Letairis	Pulmonary Arterial Hypertension	New Medication - <i>Commercial</i> - Tier 2 <i>Generics Plus</i> - Tier 3 <i>Medicaid</i> - Formulary <i>Medicare</i> - Tier 2	None	Tracleer
Moxatag	Antibiotic	New Medication <i>Commercial</i> - Tier 4 <i>Generics Plus</i> - Non Formulary <i>Medicaid</i> - Non Formulary <i>Medicare</i> - Non Formulary	Amoxicillin	N/A
Perforomist Nebulized Solution	Long acting bronchodilator	New Medication <i>Commercial</i> - Tier 4 <i>Generics Plus</i> - Non Formulary <i>Medicaid</i> – Non Formulary <i>Medicare</i> - Tier 3 w/ a step edit	None	Foradil Inhaler Serevent Diskus
Tekturma HCT	Antihypertensive	New Medication <i>Commercial</i> -Tier 3 w/ a step edit <i>Generics Plus</i> - Non Formulary <i>Medicaid</i> - Non Formulary <i>Medicare</i> - Tier 3	multiple ACE inhibitors (lisinopril, enalapril, ramipril, etc.)	Cozaar Hyzaar

Questions?

Call your Account Representative or 757-687-6030.

PHARMACY CHANGES CONTINUED

Drug Name	Purpose	Change Effective 7/1/08	Generic Alternative	Tier 2 Alternatives
Temazepam Triazolam Flurazepam	Sedative / Hypnotic	Apply quantity limit of one (1) per day. This change is effective for <u>all</u> prescriptions filled after 7/1/08.	all affected medications are tier 1 generics	N/A
Changes for drugs under the Medical benefit				
Lucentis	Intravitreal injection for macular degeneration	Medical Benefit - Added Prior Authorization requirement	None	None
Macugen	Intravitreal injection for macular degeneration	Medical Benefit - Added Prior Authorization requirement	None	None
Reclast(IV)	Osteoporosis Paget Disease	New Medication Medical Benefit - Added Prior Authorization requirement	Fosamax (oral) alendronate (tier 1)	None

*For Groups without a Four-Tier pharmacy plan, drugs listed as moving to tier 4 will remain at tier 3.

If you have questions regarding these changes, please contact your Account Representative.

Digitek Recall

Actavis Totowa announced its Class I nationwide recall of Digitek® (digoxin) from the market. This recall is due to the possibility that the tablets are double the appropriate thickness and may have twice the amount of drug. The FDA supports the company's decision to recall the product. Toxicity may occur, especially in patients with renal failure. There have been reports of adverse events due to this problem. More information about this recall may be found at www.actavis.us or www.fda.gov/oc/po/firmrecalls/actavis04_08.html.

Optima Health is sending letters to members with Digitek® prescriptions encouraging them to contact their physicians.

If you have any questions, please contact your Account Representative.

CVS/Caremark Specialty Pharmacy

In 2007, Pharmicare (CVS) merged with Caremark to form CVS/Caremark and plans to reorganize the new company began.

As part of the change, Pharmicare Specialty Pharmacy, while still providing excellent service and care, has changed its name to CVS/Caremark Specialty Pharmacy.



Contact your Account Representative if you have questions regarding this change.

JULY 1 CHANGES

The following changes are effective July 1, 2008, upon renewal of some group health plans:

DURABLE MEDICAL EQUIPMENT (DME) AND PROSTHETICS:

Benefits for DME and Prosthetics as well as appliance repair and replacement will be combined into one benefit. The combined maximum benefit amount for durable medical equipment, durable medical supplies and prosthetic appliances, (including repair and replacement), will increase from \$1,000 to \$3,000 per member, per calendar or contract year, depending on the group's plan. The pre-authorization requirement amount for equipment rental and item purchase will increase from \$250 to \$750 per member, per calendar or contract year, depending on the group's plan. *(Please note that some Self Funded groups may modify these benefits)*



MENTAL HEALTH:

The maximum day/visit limitations for Non-Biologically Based Mental Health benefits have been removed.

The following changes are effective July 1, 2008, upon renewal of some group health plans and apply to:

Optima POS, Optima Vantage (formerly Direct HMO) and Optima Plus (formerly Premier PPO) only:

OUTPATIENT ADVANCED IMAGING PROCEDURES:

A standard copayment or coinsurance will apply to all Magnetic Resonance Imaging (MRI), Magnetic Resonance Angiography (MRA), Positron Emission Tomography (PET), Computerized Axial Tomography (CT) and Computerized Axial Tomography Angiogram (CTA) done in a physician's office.

The following changes are effective July 1, 2008, upon renewal of some group health plans and apply to

Optima Vantage 15/80% (previously Optima Direct/Select HMO 7000) only:

PHARMACY COPAY:

The Pharmacy copay of Tier 2 medications will increase from \$20 to \$30 per prescription in order to align with the pharmacy copay structure of existing comparable plans.



If you have questions regarding any of these changes, please contact your Account Representative, who will be happy to assist you.

Thank you for your support!

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We are striving everyday to make our health plan even better and build our reputation as easy to do business with. Here is the latest way we are *"Making It Easier. Making It Better."*



Associations News

Recent additions to the Association program through Optima Health include: **Professional Family ChildCare & Early Education Association, and Port Warwick Merchants Association.**

Any groups that are members of Optima Health's participating Associations that have 2 - 99 employees and are dues-paying members, qualify for the value added benefits of our Association program upon their effective date or their renewal date. Call your broker or Associations Senior Account Executive, Suzanne Stewart at 804-510-7433 or toll-free at 866-575-4475 for more information.

Product Name Changes

In order to better reflect the value and purpose of our various products, the following name changes are effective July 1st. The new names will not affect the benefits associated with these products.

Optima Direct HMO	—————>	Optima Vantage
Optima Premier PPO	—————>	Optima Plus
Optima HSA Eligible PPO	—————>	Optima Equity
Optima FourSight	—————>	Optima FourSight

We will also soon add numeric suffixes to each product that will directly reflect the specific benefits (e.g.: Optima Equity 2200/100% will have a \$2200 deductible and 100% coverage thereafter).

New and Improved Renewal Notification for Small Groups (Group Information Summary)

We have redesigned the standard renewal package based upon extensive feedback. We have consolidated the basic group data and renewal/rate information into a single form that will typically print on one page. The new exhibit also provides for specific information on the ongoing risk and medical conditions that impact renewal rates (info will be provided on groups with >14 subscribers).

Discontinuation of Value-Added discount through Dominion Dental

We are in the process of re-evaluating our strategic goals in regard to dental services and we will be discontinuing our arrangement with Dominion Dental, effective July 31, 2008.

Expansion Market Reminder

In addition to the Fredericksburg expansion, Optima Health has grown into the Charlottesville, Rockingham and Winchester areas! Look for us soon in Roanoke and Lynchburg. Optima Health is on the move!

Optima Medicare Update

We had a remarkable start this year with the Medicare product. The focus for the remainder of the year will be on age-ins and group retirees. Although the Open Enrollment is over, you can still sign-up people who are aging-in to Medicare. There may be opportunities to move some individuals off of your group and onto Medicare during your group open enrollment, reducing the group risk, while providing comparable or better coverage to the individuals. If you have any questions, please contact your broker or Kathy McVey by phone at 757-552-7302 or via email at kemcvey@sentara.com

OPTIMA HEALTH AND THE SENTINEL GROUP TEAM UP TO FIGHT FRAUD

The Sentinel Group is a recognized leader, successfully fighting healthcare fraud and abuse for more than 16 years. Optima Health began working with the Sentinel group this June to review claims in order to reduce or eliminate billing irregularities.

Sentinel is reviewing claims on a pre-payment basis. If an investigation is warranted, Optima Health will deny the claim to the provider so that additional information to support the charges billed may be obtained. This process has been shown to impact less than 2 percent of all claims submitted to Optima Health. If claims for one of your employees falls under review by the Sentinel Group, the employee may receive a questionnaire to ensure that we have all the information needed to conduct a thorough and complete review. In rare instances, providers may balance bill your employee for services denied due to billing discrepancies. If this occurs, your employee should retain the bill and contact Member Services at the number on their ID card to ensure proper handling of the situation.

Please contact your Account Representative if you have questions about this process.

SENTARA BEHAVIORAL HEALTH BECOMES OPTIMA BEHAVIORAL HEALTH

Sentara Behavioral Health Services (SBHS) has been part of the Optima Health family since 1989. Recently, efforts have been underway to fully integrate SBHS within Optima Health to ensure peak efficiency. The final phase of this integration occurred in May 2008 and is reflected in the name change to Optima Behavioral Health (OBH). In addition, the Sentara Employee Assistance Program (EAP) has changed to Optima EAP.

For more information, please visit www.optimabehavioralhealth.com.

ACCESS PARTNERSHIP NEWS

Access Partnership is a community collaboration that began as a pilot project in 2005 with the focus of ultimately being able to bring healthcare to all residents of Greater Hampton Roads, so that anyone in need of care would not have to go without.

Now, Access Partnership is pleased to move closer to that goal with the expansion of the Community Access to Care (CAC) program for uninsured patients of Park Place Medical Center, the Peninsula Institute of Community Health (PICH) and Sentara Ambulatory Care Clinic!

The Community Access to Care program is proud to provide Optima Health and its community partners with one more way to support the community we serve and provide care for those most in need. For more information, visit Access Partnership's Web site at www.accesspartners.org.

THE CHOOSE GENERICS COUPON PROGRAM IS BACK!

Just as last year, designated members taking brand name prescription drugs will be receiving a coupon encouraging them to switch to a generic alternative. These generic coupons are valued at up to \$10 off the first prescription for any of the recommended generics. This does not apply to Medicare Advantage members.

The *Choose Generics* program is designed to educate members and prescribers about the advantages of using generic drugs when appropriate. Members will receive information about the safety and efficacy of generic drugs as well as the potential savings that may be available to them.

Questions?

Call your Account Representative or 757-687-6030.

FACILITY NEWS

Construction Has Begun on Sentara Princess Anne Hospital

The proposed five-story, 120-bed acute care hospital to be located on the Sentara Princess Anne health campus at 2000 Glenn Mitchell Drive is anticipated to open in 2010. The new hospital represents the culmination of more than 20 years of planning and an investment of approximately \$145 million in the structure and equipment to bring a hospital to southern Virginia Beach communities.

When its doors open, this 330,400 square foot hospital will complement the convenient outpatient services already being provided at Sentara Princess Anne. The hospital will offer comprehensive surgical procedures, intensive care, advanced cardiac care, and a dedicated family maternity center.

Check www.sentara.com regularly for updates!

PENINSULA/RICHMOND UPDATES

Sentara Williamsburg Receives Award for Green Practices

Sentara Williamsburg Regional Medical Center was recently presented with a "Partner Recognition Award" at the 2008 Practice Greenhealth Environmental Excellence Awards held last month in Pittsburgh, Pennsylvania.

The Practice Greenhealth Environmental Excellence Awards celebrate the achievements and commitment of healthcare's environmental champions. The awards give special recognition to facilities whose efforts are aimed at eliminating mercury, preventing pollution and minimizing waste.

Sentara Williamsburg Regional Medical Center was also awarded with the 2007 Peninsula Clean Business Award from the York County Chamber of Commerce.

Optima Health Adds New Imaging Center to Provider Network

Response Diagnostic Imaging has recently been added to Optima Health's provider network. Located in the Richmond area, the center's initial offering is multi-slice CT scanning in a convenient outpatient setting.

All board certified radiologists, many with subspecialties, review the images, and digital technology means referring physicians can access the images via a secure Web-based system.

Located off of Interstate 295 near the Route 360 interchange, the center is in a convenient medical hub at 8247 Meadowbridge Road in Mechanicsville, Virginia. Hours of operation are 7 a.m. to 5 p.m., Monday through Friday. The facility can be reached at 804-730-5400 or via fax at 804-730-5401.

Please contact your Account Representative with questions.



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SENTARA DESIGNATED AS EMPLOYER OF CHOICE!

Sentara (and Optima Health as a division of Sentara Healthcare) was honored with the Employer of Choice® designation by The Herman Group of Companies. This award recognizes organizational excellence for its dedication to employee relationships that goes above and beyond normal human resources practices. It also recognizes our dedication to you through our employees.

Sentara joins an elite group of 30 employers nationwide who have won the prestigious award. Sentara Healthcare—as a complete healthcare system—rated the second highest score in Employer of Choice® history giving credit to the ability to inspire confidence in what is possible in the world of healthcare.



Thank you for your support!

PREMIUM BILLING HAS RELOCATED

Premium billing is now located at **4456 Corporation Lane, Suite 336, Virginia Beach, VA 23462**. A drop box is still available in the lobby of our 4417 Corporation Lane office for your convenience but receipts will not be issued at that location. Checks that are placed in the drop box are logged and credited to your account on the next business day.

If you wish to continue to personally deliver your premium checks to our office and receive a receipt, please come to our new office, (it's just across the street from 4417 Corporation Lane), on the third floor and immediately to your left as you exit the elevator.

If you have concerns or questions regarding your Premium Billing, you can still contact our Small Group Line at 757-687-6400 Option 1; or Large Group Line (Individual Conversion and Cobra payments), at 757-552-8394, Option 1.

New Individual & Family Health Plans

Earlier this year, Optima Health expanded its portfolio of products to include individual and family health plans. As a benefit administrator, we encourage you to share this information with new hires to your organization that may need temporary health insurance until your plan is available to them. You may also have employees who have chosen to leave your organization that could benefit from contacting us for their health insurance needs as they move on. These PPO plans are designed for month to month coverage and encourage utilization of preventive care visits and screenings that help maintain and improve our members' health.

For more information or to obtain brochures, please contact your broker or visit us online at www.optimahealth.com/individual.