



Health Matters

Cathy Batteer is vice president of Medicare for UPMC Health Plan. The integrated partner companies of the UPMC Insurance Services Division – which includes UPMC Health Plan, UPMC Work Partners, EAP Solutions, UPMC for You (Medical Assistance), and Community Care Behavioral Health – offer a full range of insurance products and programs.

Making Medicare Work for Your Employees

Senior employees who have served a company well over many years deserve the best when nearing retirement. One way to return the favor to your loyal employees is to consider offering health insurance options that are not available to them in the individual Medicare market.

Consider a plan that offers Medicare coverage through a sponsorship program. This type of plan requires no financial contribution on your part but will provide your age 65 and older retirees with a high-quality Medicare program. Offering group retiree benefits will enhance your ability to attract and retain quality employees and send a message to the community that you are committed to the health of your work force.

What are some other benefits of a group retiree plan?

- Original Medicare and some individual Medicare Advantage plans cannot offer your retirees the level of benefits and prescription drug coverage available in a group plan.
- Low inpatient hospital copayments compared to an inpatient hospital deductible with Original Medicare
- Vision, hearing and dental benefits
- Pharmacy and medical benefits under one plan with only one membership ID card
- Preventive screenings at no cost
- 24-hour worldwide emergency health-care coverage for travelers
- Many offer fitness programs at no cost.

Encourage your employees to attend one of the many seminars available in your area to get the information they need to compare plans and ask the important questions.

Service with a Personal Touch

Navigating the health-care system is easier with a knowledgeable support system. Some sponsorship plans offer customer representatives who are specifically assigned to individual members and can serve as personal guides through the complex world of Medicare.

And, if your retirees are managing a chronic condition such as heart disease, diabetes, or asthma, your plan may offer care management programs tailored specifically for them. Many of these programs send periodic reminders to get important tests and educational materials specific to a member's condition.

Savvy seniors who are looking to access online resources will have plenty to choose from. Most plans include free online services that provide important health facts, recommendations, and tools to keep members healthy. These may also include access to health surveys, personalized diet and exercise programs, and an online personal health record to better manage their health history. *

Manage Your Health Online

Many seniors now have access to an innovative new electronic health-care tool known as a "personal health record," which allows them to conveniently keep health information organized and current, stay on top of annual screenings such as mammograms and physicals, and work with their physicians to maintain an accurate history.

Here's how it works: In most cases, health insurance claims submitted in a member's name for tests, procedures, office visits, prescriptions, and other covered benefits are automatically and continuously captured, organized, and incorporated into the member's personal health record online. Members can fill in the rest of their history, entering information at any time, from anywhere, 24/7. They can note family history, new symptoms, over-the-counter medications they may be taking, and other health-related information that may not be captured in the claims database of their local health insurer.

Personal health records are secure and confidential and held to the same security standards as customer information in the banking and finance industries. Your employees are the only ones who can retrieve or edit their records, which are often accessed through your insurer's Web site.

Talk to your local insurer to see if a personal health record is available in your area. After all, those who track their past and present are laying the foundation for a healthier future.

For more information, call the UPMC Health Plan Medicare Hotline at 1-877-381-3765.