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Message from Kal Mistry



The year 2013 was a year of transition, with many changes taking place in the healthcare landscape.

The rollout of the nation's new healthcare reform law, due to go into effect in 2014, has left a great deal of uncertainty in people's minds about the future of healthcare. But at VITAS, there is no uncertainty. We are pleased to continue to provide a comprehensive benefits package to eligible employees that includes:

- A medical insurance plan in which VITAS funds a substantial portion of the cost and which helps to provide comprehensive coverage, including coverage for catastrophic events
- An annual VITAS contribution to employees' Health Savings Accounts
- A generous Paid Time-Off program
- A 401(k) plan with VITAS matching 25 percent of the first 5 percent of your salary deferral

That's just a few of the many benefits that VITAS has continued to offer its eligible employees. For 2014, we added a few new benefits, including:

- 100 percent coverage of certain generic, preventive prescription medications
- New group voluntary insurance benefits for cancer/critical illness and accidental injury, which provide enrollees with "cash in hand" to cover their day-to-day, medical and other expenses, should they need it (*See page 3 for details.*)

Of course, one key to maintaining good health is to follow a policy of "prevention," and VITAS is here to help by covering 100 percent of the cost of your annual preventive health screenings and physical exams. (*See page 4 for details.*) This means you pay no out-of-pocket costs toward your health insurance deductible or co-insurance payments for your routine, annual procedures.

While we don't know how things will shake out on the national level with healthcare, VITAS employees can rest assured that they have a healthy benefits package. Happy New Year!

VITAS Covers Generic Preventive Medications 100 Percent

Starting January 1, 2014, VITAS will cover 100 percent of the cost of certain generic, preventive medications for employees on the VITAS medical insurance plan, without you having to pay any money out of your pocket toward your health plan deductible or your co-insurance payments.

If you regularly take name-brand medications to prevent or manage certain chronic health conditions, such as high cholesterol or blood

pressure, talk to your physician about switching to a generic medication, and VITAS will pay for your medication.

Your pharmacist will know which medications qualify for this coverage, but you can also print a list of them from the VITAS i-net by going to "Forms," then "Human Resources," then "Benefits," then select "Preventive Core Drug List." You can also ask your Human Resources representative for the list.

For more information on this and other questions related to your medication prescriptions, call UnitedHealthcare at 1.877.462.5078, or OptumRx at 1.888.739.5820.

See page 2 for information on how to get generic medications for free and/or at drastically reduced prices at national retailers.

Many Retailers Offer Free and Reduced-Price Prescriptions



Believe it or not, you can get some of your prescription medications for free—or at drastically reduced prices—at national and regional retail stores.

Publix Pharmacy (www.publix.com), which is located primarily in the Southeastern part of the United States, including Florida and Georgia, offers free, 30-day supplies of Lisinopril, which is used to help treat symptoms of high blood pressure, certain heart conditions, diabetes and certain chronic kidney conditions.

As part of its Diabetes Management System, Publix also offers free, 30-day supplies of generic, immediate-release Metformin in 500 mg, 850 mg and 1,000 mg (not Metformin XL).

Publix also offers free, 14-day supplies of select antibiotics, including amoxicillin, ampicillin and penicillin K.

Discounted medications

National retailers Wal-Mart (www.walmart.com/pharmacy), Sam's Club (www.samsclub.com), Target (www.target.com/pharmacy), Costco (www.costco.com), CVS (www.cvs.com) and Walgreens (www.walgreens.com) offer hundreds of generic medications at reduced prices—some for as little as \$4 per prescription.

Check out each of the retailers' websites to learn more about their prescription programs, some of which require an annual, though affordable, membership fee, as well as to see full lists of the drugs they offer.

Albertsons grocery stores (www.albertsons.com), which are sprinkled throughout the United States, offer a prescription savings plan called Rx-Tra, which provides many medications—including some pet medications—for \$4.99 per prescription. The store chain also offers, in some locations, group classes and private training in diabetes care.

Ralphs, a California-based grocery store chain, offers 30-day supplies of generic medications for only \$4 per prescription and 90-day supplies of generic medications for only \$10 per prescription. No membership fee is required.

Beware of drug interactions

The Vons family of stores, which includes Safeway, Dominicks, Randalls and Tom Thumb, provides a link on its website to a drug-interaction tool in which you can find out how more than 30,000 different kinds of prescription medications, over-the-counter and neutral products might interact if taken together.

Anyone can access and use the Vons drug-interaction tool by going to www.vons.com, then clicking on "Pharmacy," then selecting "Drug Interaction Tool" under "Related Links."

To find out if your local Vons store—or any retail pharmacy store in your neighborhood—offers a discount prescription program, contact it directly.

Compare prices

The prices of your medications can vary dramatically from retailer to retailer.

GoodRx (www.goodrx.com) helps consumers compare prices for all Federal Drug Administration-approved prescription drugs at almost every pharmacy in the country. The site can also help you find pharmacy coupons, manufacturer discounts and generic medications. You can also sign up for refill reminders on GoodRx, and the site

Patient Assistance Programs

Patient Assistance Programs (PAPs) have been growing in popularity, providing free or discounted prescription medications to people who qualify (usually low- to moderate-income, uninsured or underinsured individuals).

Most PAPs are sponsored by pharmaceutical companies, and they all have their own guidelines for eligibility. Below are the names of three online resources that can help you research PAPs and find out if you qualify for free or discounted medications through a PAP.

Partnership for Prescription Assistance (www.pparx.org, 888.477.2669)

A national coalition of 475 pharmaceutical companies, doctors, nurses, pharmacists and other healthcare providers, PPA provides a single point of access to assistance opportunities.

Needy Meds (www.needy meds.org, 800.503.6897)

Needy Meds provides information on low-cost and free prescription drugs as well as links to programs that help people control certain health conditions, stop smoking and dispose of old medicines. Users can also download PDFs of PAP applications to fill out and send.

RxAssist (www.rxassist.org, info@rxassist.org)

Part of the Center for Primary Care and Prevention at Memorial Hospital in Rhode Island, RxAssist offers a comprehensive database of PAPs, as well as practical tools, news, and articles about such topics as drug discount cards, Medicare Part D, and the federal poverty guidelines.

can alert you when prices change on your medications.

UnitedHealthcare also has a tool for comparing drug prices. Just go to www.myuhc.com, then click on "Manage My Prescriptions," then "Drug Pricing."

Important Note: Prescription discount programs change frequently. Check with your local and regional retail stores and pharmacies to ensure continued participation.

Source: UnitedHealthcare

New Voluntary Insurance Benefits: How Do They Work?

VITAS' new voluntary Group Cancer/Critical Illness Insurance benefit and voluntary Group Accident Insurance benefit both provide "cash in hand" to help you with your out-of-pocket medical, incidental or day-to-day expenses in the event of the diagnosis of a cancer or critical illness or in the event of an accident with injury.

As two separate benefits, you can buy one or both, or neither (since they are voluntary). Although we hope you never have to take advantage of them, both benefits have many of the same helpful features.

While that's all well and good, you might be asking yourself: How do they work? Here's how.

Filing a claim

If you were to receive a diagnosis of cancer or a critical illness, such as Multiple Sclerosis or Muscular Dystrophy, or if you were to have an accident, such as a car accident—either on or off the work clock—and you were injured and needed medical attention, you would start the process of filing a claim by calling Allstate Insurance, toll-free, at 866.701.7439. Allstate will walk you through the process of receiving your cash payments.

What you receive

Both the cancer/critical illness and the accident insurance benefits provide:

- A guaranteed issue of coverage, no medical questions asked (after your initial claim has been filed)
- An indemnity plan that pays a lump sum for treatments associated with your diagnosis or accidental injury as the treatments occur
- Payment of your benefits made directly to you, unless you assign someone else to receive them
- Tax-free payments paid to you without coordination with your other insurance plans
- Portability (you can keep your coverage even if you leave VITAS or retire)
- No reduction with age



How you can use the money

The payments that you receive from either or both of these benefits can be used to pay for:

- Your health plan deductible and co-insurance payments
 - Time off work (Disability doesn't pay 100 percent)
 - Child care
 - Travel to and from treatment facilities
 - Short-term home healthcare
 - Food and lodging for family members
 - Lost wages due to your spouse taking time off from work to take care of you
- Installation of handrails and ramps or other modifications to your home to accommodate a wheelchair
 - General monthly bills, such as mortgage, rent, utilities and car payments

The money that you receive through the cancer/critical illness policy can be used to cover the cost of many of your cancer-related medical expenses, including, but not limited to, hospital confinement (per-day benefit), a second surgical opinion, new or experimental treatments, intensive care units, surgery and radiation and chemotherapy.

The money that you receive through the accident policy can be used to cover the cost of many of your accident-related medical expenses, including, but not limited to, hospital confinement (admission and per-day benefit), ambulance services, x-rays, surgery, physical therapy and "appliances," such as crutches, to name a few.

Added benefit

The cancer/critical illness insurance benefit also features an "initial diagnosis" benefit of \$1,000, which means that, at the time of your diagnosis you are paid—upfront—\$1,000. To claim this benefit, contact Allstate Insurance (toll-free) at 866.701.7439.

Both benefits come with "immediate values," which provide almost-instant cash incentives to policyholders. (See related story on this page for more information.)

For questions or more information regarding one or both of these benefits, contact Allstate Insurance (toll-free) at 866.701.7439 or go to www.allstate.com.

Immediate Values from Voluntary Benefits

Both of the new VITAS voluntary benefits come with cash values that you can redeem almost immediately upon sign-up.

The cancer/critical illness plan includes a "Wellness" incentive of \$100 per family member insured per year to undergo a preventive cancer screening test, such as for breast or colon cancer.

No documentation is required to receive the \$100 from the cancer/critical illness plan. All you need to do is take a preventive cancer screening test, let Allstate Insurance know which screening test you completed, and Allstate will deposit \$100 into your checking account.

Both the cancer/critical illness and accident plans come with an "Outpatient Physician's Treatment" benefit, which pays up to \$100 per insured per year (\$200 per family). This benefit can be used to pay for any doctor's office visit, including the eye doctor and dentist, for general check-ups and screenings or for treatment of an illness.

To notify Allstate Insurance of your wish to receive your cash value incentives, log in at www.allstateatwork.com/mybenefits and file a claim. Or call Allstate Insurance, toll-free, at 866.701.7439.



Manage Your Health through Prevention

Preventing disease and detecting potentially harmful health conditions at an early stage, if they occur, can help you live a healthy life—and save money.

VITAS encourages its employees to get preventive care health services and undergo certain health screenings, not only to protect their health but because many of those services, such as annual physical exams and most annual cancer screenings, are covered 100 percent under the VITAS Employee Medical Insurance Plans with UnitedHealthcare (UHC) and Kaiser Permanente (KP)—as long as they are provided by in-network physicians. This means you pay nothing towards your deductible or your co-insurance payments if you are a member of UHC or KP.

“Preventive healthcare can aide in the detection, treatment and possible prevention

of such conditions as high blood pressure, high cholesterol or diabetes, all of which are reaching epidemic proportions in the United States,” says VITAS Senior Vice President/Chief Administrative Officer Kal Mistry. “Annual physicals and health screenings can also help in the detection and early treatment of certain cancers.

“By getting annual physical exams and undergoing age- and gender-appropriate health screenings, you have a better chance of improving your health, which, in turn, can help you control your healthcare costs,” continues Kal.

Following is a list of preventive care services that are covered 100 percent under VITAS’ health plan, as long as they are provided by an in-network physician, specialist or facility, and as long as they are indeed “preventive.”*

For Children:

- Annual physical exams
- Screening blood tests
- Immunizations and vaccines (newborn to age 18)
- Vision screening
- Hearing screening

For Adults:

- Annual physical exams
- Immunizations and vaccines

- Obesity screening
- Blood pressure screening
- Diabetes screening
- Cholesterol screening
- Colorectal cancer screening
- Cardiovascular disease aspirin-use counseling

For Women:

- Cervical cancer screening (Pap smear)
- HIV screening

- Sexually transmitted infections screening
- HPV DNA testing
- Osteoporosis screening
- Gestational diabetes screening
- Anemia screenings
- Folic acid screening
- FDA-approved contraception methods and counseling
- Breast-feeding and post-partum counseling, equipment and supplies

Depending on your gender, age and medical history, your doctor might also prescribe such preventive screenings as a prostate exam, colonoscopy or mammogram.

Through UHC and KP, VITAS also offers a number of free programs that provide employees with resources and assistance in such areas as smoking cessation and eating

nutritiously. For more information on these and many other programs, visit the UHC or KP websites (www.myuhc.com or www.kaiserpermanente.org) or call UHC at (877) 462-5078 or KP at (800) 464-4000.

**All claims are subject to review by the insurance provider to ensure the service rendered is processed and paid for according*

to the guidelines of the VITAS health plan. In some cases, the service rendered might not be classified as “preventive.” If you have questions about a claim, call your insurance provider (877.462.5078 for UnitedHealthcare; 800.464.4000 for Kaiser Permanente).

Sources: UnitedHealthcare, Kaiser Permanente

Sage Advice for Good Eating

Despite what we know today about food and nutrition, Michael Pollan, author of *Food Rules: An Eater’s Manual*, asserts that eating has gotten needlessly complicated. Meanwhile, Americans are fatter and more prone to diabetes, heart disease and cancer than ever before.

“Most of us have come to rely on experts of one kind or another—doctors, diet books, the media, government advisories, food pyramids (and) health claims on food packages—to tell us how to perform one of the most basic of creaturely activities,” writes Pollan.

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“For all the scientific and pseudo-scientific food baggage we’ve taken on in recent years, we still don’t know what we should be eating,” he continues. “Should we worry about the fats or the carbohydrates? What about the ‘good’ fats ... or the ‘bad’ carbohydrates?”

On top of that, many of the “breakthroughs” in food science recently have led to the development of highly-processed, chemical-laden products that aren’t even real food, explains Pollan. They are what he calls “edible food-like substances” (think: low-fat pudding cups), and our mass consumption of them has contributed to our nation’s declining health.

Himself confused, Pollan set out to determine just what and how we should be eating. The result of his research is his easily consumable and easily digestible little book of 83 “rules” that cut through the fat and simplify the facts, reminding us just how cluttered our ideas have become about eating. Here is a taste:

- If you’re not hungry enough to eat an apple, you’re probably not hungry.
- Avoid food products containing ingredients a third-grader cannot pronounce.



- Eat only foods that will eventually rot.
- Eat mostly plants, especially leaves.
- Avoid foods pretending to be something they are not (i.e., margarine).
- If it came from a plant, eat it; if it was made in a plant, don’t.
- Don’t eat breakfast cereals that change the color of your milk.
- Eat at a table. (And no, desks don’t count.)
- Place a bouquet of flowers on the table and everything will taste twice as good.



Mammograms on Wheels



In today’s mobile society, it seems only logical that certain medical services are mobile, too. Enter the “mammovan,” which provides mammograms right in your parking lot at work.

“It was quick and painless, and it was right there, so it was convenient,” says VITAS Human Resources Representative Shea Brantley (pictured) of VITAS in Broward County, Florida. Shea had her first mammogram a few months ago when a mammovan from Boca Raton Regional Hospital parked in the VITAS parking lot.

“The whole process took just 15 minutes, and it was very comfortable,” says Shea.



VITAS’ UnitedHealthcare (UHC) Nurse Liaison Kelley Jackson, MSN, ARNP, arranged for the mammovan to visit VITAS in Broward, as well as other VITAS sites in South Florida.

She can also help other VITAS programs across the country find mammovan services in their communities, if they are interested. Many local and regional hospitals operate mammovans.

Staffed with two healthcare professionals, including a technician, mammovans make it easy for women—and men—to get a mammogram by bringing the service to them and eliminating a visit to a doctor’s office.

“If you have a high risk of cancer in your family, definitely get yourself checked out,” says Shea. “If there’s a mammovan right outside your door, stop what you’re doing and take a minute to get a breast cancer screening.”

For more information on mammovans and what might be available in your community, contact our UHC Nurse Liaison Kelley Jackson at kelly_jackson@uhc.com, or at 954.868.9725.

Under the VITAS Employee Medical Insurance Plan, annual breast cancer screenings are covered 100%, so you have no out-of-pocket costs. Just be sure that your prescription is written as a “screening.”

KIM Challenge Wraps with Full Year of Weight Loss

The VITAScares "Keep It Moving" (KIM) Challenge has ended and the results are in!


Of the 18 semi-finalists announced after the first weigh-in in December of 2012 (six months after the challenge started), 13 VITAS employees completed the year-long challenge, having either maintained their weight loss or shed even more weight through June 30, 2013. Those 13 people received the second half of their cash prizes.

Several winners said extending the contest over an entire year helped to make their weight-loss practices, such as eating right and exercising, integral parts of their overall lifestyles—not just tactics to employ for a short time then abandon at the end of the contest.

Collectively, the KIM Challenge winners lost 474 pounds and an average 15 percent of their body weight. Congratulations, winners! Here's to "Keeping It Moving" forward with your new lifestyles!



Final Winners of KIM Weight-Loss Challenge

First Place	Second Place	Third Place	Teams Category
Gladis Pierre Patient Care Secretary Dade-Monroe Maricar Mendoza Home Care RN, East Bay Diogenes (Junior) Belliard Benefits Coordinator Corporate Delilah Jimenez Patient Care Secretary Dade-Monroe	William (Bill) Searcy Network Systems Engineer Corporate Deborah Galtere Chaplain, Palm Beach County Victoria Stevens Executive Secretary Volusia/Flagler Paul Barnes Chaplain, Orange County Edwige Antoine Home Health Aide New Jersey North Roberta Wynter Team Manager, Hartford	Catherine Finkell Admissions Coordinator Volusia/Flagler Jason Holland Business Manager Palm Beach County 	NJN2 New Jersey North Future Foxes Dade-Monroe Born to Lose San Antonio 13.1 Corporate <i>(There are no 1st, 2nd, or 3rd place winners in the Teams Category. There are just these four top winners.)</i>

Winners of KIM Body Mass Index Challenge

The following individuals, whose names were drawn in December 2012 for having a Body Mass Index (BMI) of 24.9 or lower, completed the BMI portion of the KIM Challenge by maintaining or lowering their BMI through June 30, 2013, thus winning the second half of their cash prizes. **Congratulations!**

Duane Cochran
Social Worker, San Antonio

Melanie Gilson
Facilities Analyst 2, Corporate

Cassandra Gonzalez
RN, San Antonio

Stella Joel
Home Health Aide, East Bay

Mary Bobette Laza
*Long Term Care Liaison
 San Antonio*

Emma Powell
RN, East Bay

Dalila Samayoa-Russell
*Admissions Liaison
 San Antonio*

Terrie Savercool
*Pool Staffing Manager
 East Bay*

Stephanie Seeno
LPN, East Bay

Pat Senac
*Payroll Assistant
 San Antonio*



KIM Challenge Success Stories

The top first-, second- and third-place winners in the "Keep It Moving" (KIM) Challenge found that eating healthily and exercising regularly were the most effective in long-term weight loss and weight management. Here are their stories.



In the Palm of Her Hand

For Gladis Pierre, weight loss is in the palm of her hand. Literally.

"The size of your palm is supposed to be about the size of your food portions, so I use that as my gauge," says Gladis, a patient care secretary at VITAS in Dade-Monroe, Florida, who lost the greatest percentage of her body weight in a year, making her the top winner in the KIM Challenge.

Though palm-based portion control proved a "handy" way to lose weight, Gladis also cut back on bread and sugary drinks (she drinks only water now), and she walks, jogs, plays tennis or skips rope with her four children after work. Involving her children, who range in age from 2 to 16 years, was key to Gladis' weight-loss success.

"When I get home, my children say, 'Let's go for our walk, Mommy!'" she says, noting they will drag her out the door if she resists. At the grocery store, they scrutinize what lands in the cart, making sure every item is healthy.

"At first, it was tough to stick with my plan," says Gladis, "but by making the KIM Challenge longer, it helped to make my new habits more permanent."



Do It for YOU

Network
Systems
Engineer

Bill Searcy, the top winner in the second-place category, says his KIM Challenge strategy was "Walking, walking, walking ... lifting weights ... then more walking!"

"Walking was one of the few exercises I could actually do," says Bill, who is based in San Antonio. "I could barely walk a mile, and it took me 20 to 30 minutes. Now, I walk a mile in about 12 minutes."

Bill walks every morning before work for 30 minutes. After work, he lifts weights for an hour at least four days a week, followed by another 45 minutes of cardio. On the weekends, he hikes a local nature trail.

Bill also stopped eating fast food for lunch and replaced his usual sodas with water or tea. He now eats lots of salads with lean protein, and instead of dressing, he garnishes his salads with naturally fat-free, yet flavorful, salsa.

By the fall of 2012, Bill's strategy was apparently working, as he finished his first half-marathon in four hours and two minutes. Two months later, he ran another half-marathon in three hours and 20 minutes.

"If I can do it, anybody can," Bill says of achieving his "new life." The trick, he says, was to commit to losing weight for himself, not his wife or family. "If you're doing it for someone else, it won't work. It has to be for you."



No Going Back

Catherine Finkell, the top winner in the third-place category, is determined to maintain her new lifestyle of exercising regularly and eating healthily.

"I just can't go back to gaining weight," says Catherine, admissions coordinator for VITAS in Volusia/Flagler in Florida.

At her peak weight, Catherine "woke up one day, looked in the mirror and thought, 'This has got to change.'" So she bid farewell to fast-food lunches, started eating healthier—salads with lean chicken or fish—and forced herself to exercise. To

make exercise fun, she uses Beachbody's "Rockin' Body" DVD set, which incorporates cardio and strength-training with dance moves. She works out to the DVD six days a week.

"The first week was the worst, but after that, I felt better," says Catherine. "I wasn't as tired in the afternoons, and I wasn't as crabby. And when the weight started to come off, I felt even more motivated to keep going."

"It's good to have a goal, and that's where the KIM Challenge helped," she continues. "Our team, the Glorious Gals, supported each other, and that helped, too."

In the Kitchen

Turkey & Vegetable Stir-Fry Yields 4 servings



Ingredients:

- 2 tablespoons chili paste with garlic
- 1 tablespoon rice wine vinegar or distilled wine vinegar
- 2 teaspoons light soy sauce
- 2 tablespoons water
- 1 teaspoon cornstarch
- 2 teaspoons peanut oil
- 4 garlic cloves, finely chopped
- 2 tablespoons finely chopped gingerroot
- 3 cups broccoli florets
- 3 cups sliced bok choy
- 1 cup sliced fresh shiitake mushrooms
- 2 cups cooked turkey meat

Preparation:

- In a small bowl, stir together chili paste, vinegar, soy sauce, cornstarch and water; set aside.
- Heat oil in a wok or large skillet over high heat. Add garlic and ginger and stir-fry until fragrant, about 30 seconds.
- Add broccoli and bok choy and stir-fry until the broccoli is bright green, about 2 minutes.
- Add shiitakes and stir-fry until softened, about 1 minute.
- Add turkey and stir until heated through.
- Add the reserved chili-paste mixture and stir until slightly thickened, about 1 minute. Serve immediately.

Nutrition: Per serving: 190 calories; 6 g fat; 78 mg cholesterol; 212 mg sodium; 12 g carbohydrates; 3 g protein.

Source: *TheDailyGreen.com* by Good Housekeeping

Give the Gift



of Time

The holidays might be over, but is there still someone on your list who you didn't get a chance to buy a gift for? Or maybe you want to get a head start on next year and start putting together a list of gift ideas for your friends and loved ones for next holiday season.

Here's a "gifting" suggestion that is easy on your wallet, easy on your waistline (it will keep you from hitting the food court at the mall) and easy on your sanity: Consider giving the gift of your time. This might even work as a New Year's Resolution for 2014!

Set aside some time to teach your grandmother how to use email or text-messaging, so she can communicate

with you more often. Teach your daughter how to bake cookies from scratch, or give your spouse a nice back rub. You and a friend can rent a movie and just hang out for a while, or you can take over your wife's carpooling obligations one Saturday so she can get a manicure.

A gift of your time says: "I think enough of you to spend my time doing something that will make you happy." To make them more "official," package these offerings as gift certificates and tuck them into holiday cards.

Giving of your precious time won't cost you as much, while the return on your investment could be priceless.

Source: *UnitedHealthcare*

2014 Upcoming Health Observances

January

- National Blood Donor Month
- National Glaucoma Awareness Month
- Healthy Weight Week

February

- American Heart Month
- National Wear Red Day (7)
- National Children's Dental Health Month

March

- National Kidney Month
- National Nutrition Month
- American Diabetes Association Alert Day (25)

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