September, 2005

Dear Colleague:

It is my honor to be writing my first ViewPoint letter to you as your AVMA GHLIT Chair. I want to begin by thanking our participants for your loyalty, and I want to assure you we will be working hard to continue to improve the Trust.

Three new Trustees will be joining me in this effort. Please join me in welcoming Dr. James H. Brandt, Dr. Martha O’Rourke, and Dr. James F. Peddie. You can read more about them, and your other Trustees, on the web site. Go to www.avmaghlit.org, click on the “About Us” drop down box and then click on “AVMA GHLIT Trustees.”

We are also introducing a new pharmacy benefits manager, Medco. Over the last five years, Medco has earned the highest customer satisfaction marks in the industry. I look forward to the high level of service the company will bring to our members.

One of my goals this year is to reach out to our younger veterinarians, to learn new ways the AVMA GHLIT can better serve their specific needs. That’s why I was pleased to attend the second annual Veterinary Leadership Experience over the summer, where I was able to observe dozens of future veterinary leaders, from schools all across North America, as they worked with their colleagues on life skills that will serve them well in their academic and professional careers.

In this issue we provide important information about the new Medicare Prescription Drug Benefit Program. Initial enrollment for the program begins November 15. The Trust has developed a comprehensive communication plan to assist members with the important medical insurance decisions they will need to make.

We also report on the Trust’s efforts to fight identity theft and insurance fraud. You may want to review your own practices to make sure you are doing everything you can to protect yourself.

I look forward to meeting many of you over the coming year. I’ll be writing to you again soon, in our next issue of ViewPoint.

Sincerely,

H. Theodore Trimmer, DVM
Chair, AVMA GHLIT

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www.avmaghlit.org
What’s Inside?
- Letter from the Trust Chair
- Veterinary Leadership Experience
- Protection Against Insurance Fraud
- New Pharmacy Benefit Manager
- Medicare Prescription Drug Program

For more details on AVMA GHLIT plans, including exclusions, limitations, rates, eligibility, and renewal provisions, please call the AVMA GHLIT office at (800) 621-6360. The plans are underwritten by New York Life Insurance Company (New York, NY 10010).
Second Annual VLE Gives All Veterinarians Ideas To Think About.

The second annual Veterinary Leadership Experience (VLE) held this past June in Spokane, Washington and Ross Point, Idaho, was attended by students from U.S., Canadian and Caribbean veterinary schools. Based on an orientation program created at Washington State, VLE emphasizes basic life skill competencies that will enhance an individual’s educational and professional fulfillment.

One of the goals of the program is to empower students to take responsibility over their future. Dr. Charles Hendrix, a VLE attendee and professor at Auburn University, has long been encouraging his students to become leaders and innovators.

“One of the things I’m most interested in,” says Dr. Hendrix, “is how we fit into the health profession. I’ve challenged my students to find innovative ways to improve health in the larger community.”

The solutions his students have come up with are creative – and effective. A dog bite prevention coloring book for children. Rabies shots for pets and flu inoculations for their human owners given at the same location. A project to remind people to take their own blood pressure when they give their pets monthly heartworm medicine. A plan to prompt veterinarians to prescribe dog walking for pets -- and their humans -- who might share weight issues.

“I want veterinarians to realize how important we are,” says Dr. Hendrix. “I want veterinarians to realize people will listen to us, sometimes even more than to their own physicians.”

Student attendee Staci Murphy, a representative of the University of Georgia in Athens, said the experience “instilled this amazing sense of responsibility in us. There was a sense of empowerment to play a bigger role in the veterinary community.”

GHLIT Trustee Dr. Jody Johnson observed firsthand at VLE some trends she had already been noticing among the AVMA population.

“We’ve been seeing the rise of issues that are probably more generational, not just a reflection of gender. It may not even be conscious. But younger veterinarians
The Trust’s Fraud Efforts Protect All Members

One of the ways the Trust is looking out for your best interest is by being constantly on alert for insurance fraud. You can be assured our claims examiners are specially trained to identify and investigate any suspicious activities.

Health care fraud is a serious issue. It is estimated that up to 10% of all claims processed in the United States involve some fraud, which makes claims fraud a multi-billion dollar problem. AVMA GHLIT’s claims administrator has established the Special Claim Services Department (SCS), whose purpose is to work with the claims department to help educate about potential fraudulent situations, and help identify and investigate questionable claims.

In addition to its extensive internal guidelines, the SCS Department is a member of National Health Care Anti-Fraud Association, and receives priority alerts on situations and providers. The SCS Department also works extensively with the Department of Insurance in several high-impact states, and also receives alerts from the FBI and the State Attorney Generals.

What can you do? Examine statements from your providers. If you receive an Explanation of Benefits statement for a service you did not request or receive, contact the Trust Office immediately. Shred any documents that contain personal information when you dispose of it. Secure personal information at home and at the office. Outgoing mail which includes personal information should be handed directly to a mail carrier or deposited at the post office or in a secure post box – not left in an unsecured mailbox.

By combining our efforts, we can make great headway in the fight against fraud. The AVMA GHLIT will continue to provide you important information on timely topics such as identity theft as it relates to medical claims fraud.

Medco Selected As New Pharmacy Benefit Manager

As of January 1, 2006, the AVMA GHLIT’s major medical program has a new Pharmacy Benefit Manager (PBM) for prescription drugs: Medco.

Within the industry, Medco has also earned very high marks for responsiveness and attention to customers. In fact, over the last five years, Medco has been named #1 in the industry for customer satisfaction.

We are pleased to have Medco on board as part of our continuing effort to provide solid prescription drug coverage while keeping the Trust fiscally sound.

The transition includes a commitment to carry forward your open prescriptions.

While specific details concerning your prescription plan will be provided to you by mail in the near future, a timeline of transition activities is outlined below:

11/1 - 11/15 An introductory letter from Medco with customer service contact information will be mailed to participants.

12/1 - 12/23 Watch your mail for your Medco Welcome Kit and ID cards.
Over the next few months, millions of Americans will have the opportunity to be involved in one of the most sweeping changes in Medicare in the history of the program. The Medicare Prescription Drug Benefit Program – also referred to as Medicare Part D – will begin enrollment on November 15 for coverage which takes effect on January 1, 2006. Part D is an optional benefit that allows individuals entitled to Medicare Part A or enrolled in Medicare Part B to purchase a Prescription Drug Plan from sponsors approved by the federal government. It is anticipated that every individual should have the choice of at least two different plan sponsors. Subsidies will be available to low-income seniors.

If you, or members of your family, are eligible for the program, you can expect to receive a copy of *Medicare and You*, a handbook provided by Medicare with detailed instructions on how to join a plan.

There is a 6-month initial enrollment period. For individuals eligible for Medicare as of November 15, 2005, initial enrollment is November 15, 2005 through May 15, 2006. Individuals who become eligible after that date will have six months from their date of eligibility to enroll. For example, if you turn 65 on March 15, 2006, you have until September 15, 2006 to enroll. If you enroll after your initial enrollment period has expired, you will be subject to higher premium payments.

The standard coverage which goes into effect in 2006 provides for a $250 annual deductible for drug costs. The Medicare Prescription Drug Plan will then pay 75% of your prescription drug costs up to $2,250 each year. If you reach out-of-pocket expenses totaling $3,600, Medicare then pays 95% of additional costs that year. The premium for this benefit is estimated to be about $37 per month.

Look for more information from the AVMA GHLIT and Medicare about this important shift in prescription drug coverage. We will continue to keep you apprised of changes that may impact you or members of your family. Additional information can also be found at www.medicare.gov.

**Problems? Turn To Your GHLIT Member Advocate.**

Perhaps one of the most important benefits of being insured through the Trust is the support and advocacy you are provided. Should you ever have an issue with a vendor or with a service that you are unable to resolve on your own, contact your GHLIT Member Advocate for assistance at AVMA GHLIT, Attn. GHLIT Member Advocate, 3501 Frontage Road, Tampa, FL 33607 or call 877-679-8854. A committee of Trustees will personally review every complaint or comment, and will assist you in a resolution.
Are You Suffering From Sleep Apnea? Here’s Some Advice.

Have you ever been told that you snore, or that you stop breathing for short periods of time while you are asleep? Do you have a hard time staying awake, or concentrating during the day? Do you often wake up with a headache?

These symptoms could be a sign that you suffer from sleep apnea. People with sleep apnea actually stop breathing for up to several seconds while they are sleeping. The most common type of sleep apnea is obstructive apnea. This problem results when something is actually blocking your windpipe – your tongue or tonsils for example, or even relaxed throat muscles. Ninety percent of people with sleep apnea suffer from this type. The other ten percent suffer from central sleep apnea, which is caused when your breathing muscles don’t get the right signal from your central nervous system.

While sleep apnea itself is not dangerous, it can cause serious health problems if left untreated. Your risk of heart disease, elevated blood pressure and stroke is also higher if you have a serious case of sleep apnea. The simple lack of sleep, of course, is also problematic. It can also become a relationship issue, since most couples find that when one person is not sleeping well, the other experiences a decrease in their quality of sleep, as well.

In mild cases, it may be possible to ease the problem by making a few simple changes. Sleep apnea is often related to weight, so losing excess weight and maintaining a healthy weight could be helpful. Alcohol and sleep medicines are also common culprits, as they relax the throat muscles. Avoid both and see if your problem resolves itself. Sleeping on your side might also help.

If those measures do not bring about dramatic improvement, do see your doctor. He or she can provide other effective treatments, such as a mask that can keep your airway open or surgery to correct the problem. The difference in your quality of sleep – and quality of life – will certainly warrant your attention to the problem.

Dr. Hendrix’s advice mirrors many of the suggestions the GHLIT has long provided to members. The Trust realizes the importance of a balanced life and recently enhanced the Wellness Benefit of some of the AVMA GHLIT medical plans to encourage participants to lead a healthy lifestyle. The ability to participate in the GHLIT is an important benefit available to AVMA members. For more information on the AVMA Group Health and Life Insurance Trust, please call 800-621-6360 or visit www.avmaghlit.org.