

HEALTHY *futures*

SUMMER 2007

Piedmont's Recipe for Success

This month, Piedmont Community Health Plan (Piedmont) celebrates its 12th year of service to Central Virginia. Throughout our existence, we have worked with many employers in the community to provide favorable healthcare benefit options for their employees and their families. Since we began in 1995, Piedmont has added services and served thousands of members. Soon, we will again expand our ability to serve the community when our insurance subsidiary, Piedmont Community HealthCare, converts from its current licensure status as a health maintenance organization to an insurance company under the laws of Virginia. This change will allow us to offer significantly more benefit options.

Over the years, Piedmont has proven that a small company dedicated to serving a local community can be successful and can provide a great value at the same time. Piedmont's value extends beyond the great benefit plans and best network of local physicians and facilities for those who have enrolled with us. Employers who have enrolled with other insurance companies have also benefited from the increased competition that Piedmont provides to the region.

We have enjoyed success and gained financial strength without having to earn huge profits for Wall Street investors like many of our competitors. All of Piedmont's owners are part of the local community, just like you. In fact, Piedmont was started by the local medical community to provide another option for healthcare benefits. Our primary goal is to serve as many members of

the community as possible; not to maximize the value of Piedmont's stock.

Nonetheless, we have been modestly profitable for the 12 years we have been in business. Today, we have assets of more than \$20 million and a net equity that exceeds \$11 million. Given this success, Piedmont and its owners have sought to provide even greater value to the community through better health management programs and other services. Piedmont's owners and management recognize that we



Piedmont Community Health Plan

could aim for greater profits for owners, thus resulting in higher marks from some outside organizations who simply measure success in those terms. However, in doing so Piedmont's owners feel we would be just like other companies with profit as the primary objective, and that we would not be in as favorable a position to serve the community as we are today.

We agree that those enrolled need to be comfortable that Piedmont will pay for covered services while providing great service and a great network for enrollees. For this reason, Piedmont's owners have provided needed funding when necessary while Piedmont has gradually increased its financial reserves

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throughout the years. All together, we believe we have struck the correct balance in providing value for customers while strengthening the company to meet future needs.

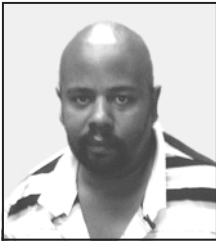
Piedmont has also made arrangements to serve enrollees outside of our immediate service area. We have separate network arrangements for those individuals who are employed outside of our community with employers located in the Lynchburg area. We also have arrangements with many referral hospitals, particularly UVA where many of our members seek medical care that is not available in the Lynchburg area.

Through these network arrangements, we have found that we can serve any local employer as well as or better than any other insurance company. And through our local management and customer service staff, we have found that we serve employers and their employees better than any other insurance company does.

Piedmont began with a simple principle: the physician should have a greater role in managing patient care, not the insurance company.

— Piedmont cont. on page 2 —

Case Management At Work



Mr. Calvin Whirley

Piedmont provides disease and case management programs to all of its customers and their covered members at no additional charge. Why? Because we believe it is important for the well-being of our members, in addition to being an effective cost saving measure for overall healthcare costs.

These programs are designed to work with members on a one-on-one personal level. We focus on diabetes, maternity, and behavioral health conditions specifically, as well as some case-by-case situations that may arise. For example, our medical management area recently worked with a member to help him obtain a prosthetic device that wasn't fully funded by the employer health plan under which he is covered.

Mr. Calvin Whirley was relieved and grateful when Piedmont's Case Management Nurse was able to help him qualify and register for veteran's benefits which he was entitled to, but had never received. After everything was worked out, Mr. Whirley had a new prosthetic with very little out-of-pocket cost.

Currently, Mr. Whirley is achieving great success with his treatment. He

says, "I can't thank the folks at Piedmont enough for all the help they gave me. Not only with my treatment, but also with getting help for me from the VA." Disease and case management is about working with people to find the best solutions within the parameters of their covered benefits, or in some special cases, going beyond those boundaries.

Piedmont works with members who have special circumstances like Mr. Whirley, or those who have excessively high claims expenses, chronic medical conditions, people who have been recommended by physician referral, or members who have voluntarily enrolled in one of our disease/case management programs.

Piedmont's new Wellness Program was introduced earlier this year to focus on these programs and to hopefully get more members involved with their ongoing conditions sooner. This not only helps to improve the health and quality of life for the member, but also helps to control overall healthcare costs in the long term.

To find out more about Piedmont's disease and case management programs, please contact our medical management department at **434-947-4463**.

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After all, it is the physician who knows the most about what the patient needs, not an out-of-town administrator. We continue to follow this guiding principle today.

In fact, we have learned that better results are achieved through close cooperation among all parties—physician, hospital, employer, employee, and insurer—when benefit plans are designed where benefits are administered. We have appreciated the support Piedmont has received for its products from the community and plan to continue working hard to keep earning that support in the future.

Web Site Offers Real-Time Features

Piedmont would like to remind our members about the convenience of our new and improved Web site at **www.pchp.net**.

Not only is it your online connection to participating providers, plan designs, and claim forms, but now you can create your own "My Menu" benefits page and access the following features:

At your "My Menu" Benefits Center you can:

- **Examine your employee benefit plan including deductibles and co-pays.**
- **Check your medical claims history with specialized searches.**
- **Track accumulators for deductibles and out-of-pocket maximums.**
- **Make eligibility inquiries.**
- **View and print-out forms and documents.**
- **Access online customer service.**

Need the Status of Your Claim?



Experience the capabilities of our new online claims and eligibility system. First you will need to setup a customer account and password to access your information online. Remember that on our Web site you can check the status of your claim or eligibility at any time (see next column sidebar information).

Simply logon to **www.pchp.net**, and click on the link titled "Claims and Eligibility Information." Then choose "member" from the menu bar. If you have any questions please contact our Customer Service department from 8:30 a.m. to 5 p.m., Monday through Friday at:

434-947-4463 or 800-400-PCHP

High Blood Pressure

Nearly one in three U.S. adults has high blood pressure (hypertension), but because there are no symptoms, nearly one-third of these people don't know they have it. In fact, many people have high blood pressure for years without knowing it. Uncontrolled high blood pressure can lead to stroke, heart attack, heart failure or kidney failure. The only way to tell if you have high blood pressure is to have your blood pressure checked. A blood pressure test is quick and painless and can be done in a doctor's office, hospital clinic, school, nurse's office, company clinic or at a health fair.



Your heart beats about 60 to 80 times a minute under normal conditions. Your blood pressure rises with each heartbeat and falls when your heart relaxes between beats. Your blood pressure can change from minute to minute, but it should normally be less than 120/80 mm Hg for an adult. Blood pressure that stays between 120–139/80–89 is considered pre-hypertension and above this level (140/90 mm Hg or higher) is considered high (hypertension).

DID YOU KNOW?

- About 72 million people in the United States have high blood pressure.
- Nearly one in three adults has high blood pressure.
- Of those, 71.8 percent were aware of their condition.
- Of all people with high blood pressure, 61.4 percent were under current treatment, 35.1 percent had it under control, and 64.9 percent did not have it controlled.
- High blood pressure is easily detected and usually controllable.
- Non-Hispanic blacks are more likely to suffer from high blood pressure than are non-Hispanic whites.
- Within the African-American community, those with the highest rates of hypertension are more likely to be middle-aged or older, overweight or obese, physically inactive, and to have diabetes.
- In 2004 the death rates per 100,000 population from high blood pressure were 15.6 for white males, 49.9 for black males, 14.3 for white females and 40.6 for black females.

NEED ADDITIONAL HELP?

Piedmont Community Health Plan along with our network of local participating physicians has programs to help patients deal with hypertension through dietary changes, lifestyle modifications and medicinal therapies. Left untreated, high blood pressure is the No. 1 risk factor for stroke. It also contributes to heart attacks, heart failure, kidney failure and atherosclerosis (fatty buildups in arteries). In some cases, it can even cause blindness. But it is also a very treatable condition. If you think you have high blood pressure, please consult with your Piedmont Network physician or call us at **434-947-4463** or **800-400-7247** for more information.

** Above information obtained from American Heart Association.*

Network Changes

Here are some changes to the Piedmont Network. You can also check our Web site for latest information.

Additions To Network

Anesthesia Services of Lynchburg

John Lesko, MD

Blue Ridge Vein Care PC

Kurt Hubach, MD

Braley & Thompson, Inc.,

Heather Williams, LCSW

Center for Behavioral Health

Emily Noblin, LPC

Central Virginia Surgery

Amanda McClung, MD

Christian Counseling Services, Inc.

Laura Johnson, LPC

DePaul Family Services

Susan Henderson, LPC

Dr. Tracy Scheibe, Optometrist, PC

Tracy Scheibe, OD

F. Read Hopkins Pediatrics

Rachel Gagen, MD

Halifax Heart Center

Nabil Jazayerli, MD

Halifax Medical PLC

Nipun Parikh, MD

Calvin Willis, MD

Harman Eye Center

Tabitha Combs, OD

Tracy Scheibe, OD

Hill City Foot Care

Pink Wimbish, DPM

Life Skills Counseling Center

Larry Kellogg, LPC

Medical Associates of Central VA, Inc.

Charles Woodward, DO

Joel Hodges, MD

Jack Lu, MD

New Beginnings

Susan Henderson, LPC

Southside Emergency Physicians, PC

Hedley Mendez, MD

St. Clair Eye Care

Clifford Phillips, OD

Town Center Eye Care

Tabitha Combs, OD

Tracy Scheibe, OD

Wyndhurst Counseling Center, LLC

Steven Baker, LPC

No Longer With Network

Centra Health Cardiothoracic Surgery

John Bell, MD

Central Virginia Surgery

Jerry Batley, MD

CVFP Immediate Care-Blue Ridge

Donald Branson, MD

Neurology Associates of Lynchburg

Daryl Gress, MD

Physicians Treatment Center Inc.

Nipun Parikh, MD

Piedmont Eye Center

Remo Lotano, MD

S. A. Martin, Jr. OD, PC

Samuel Martin, OD

South Boston Urology & Nephrology

Franklin Maddux, MD

Changes To Additional Services

You and your covered family members are eligible to receive a variety of vision and wellness discounts from local service providers. Simply present your Piedmont ID card to receive discounts on everything from eyewear, to fitness clubs, skin care, and even massage services. To view the complete list please check our Web site at www.pchp.net, or call **434-947-4463** or **800-400-7247** for an Additional Services brochure. Since our last Member Newsletter in March of 2007, the following changes have been made in the service provider list:

Additions

VISION:

- **EyeCare Optical**
25% off eyewear
434-237-7191
- **St. Clair—Eye Care**
25% off eyewear
434-845-6086, Langhorne Rd.
434-352-5908, Shoppes at Appomattox
434-239-2800, Timberlake Rd.
- **Vistar Eye Center**
25% off eyewear, 15% off hard/soft contacts, 10% off disposable contacts
540-586-5700

LASIK:

- **Vistar Eye Center**
10% off Lasik procedure
540-586-5700

ORTHOTICS:

- **Chiro-Med Health Center, Inc.**
Dr. Jennifer Tinoosh, D.C.
25% off on all orthotics
434-316-0100

MASSAGE:

- **Chiro-Med Health Center, Inc.**
Dr. Jennifer Tinoosh, D.C.
25% off on massage services
434-316-0100

VITAMINS & SUPPLEMENTS:

- **Chiro-Med Health Center, Inc.**
Dr. Jennifer Tinoosh, D.C.
25% off on vitamins and supplements
434-316-0100

Cancellations

FITNESS:

- **Curves for Women**
6-C Shopping Center
Bedford
540-587-7540
- **Curves for Women**
1316 Washington Avenue
Vinton
540-345-3776

The Additional Services provider list is subject to change without notice and Piedmont is not responsible for ongoing updates. Please ask the provider to confirm they are a participant before ordering services.

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Piedmont Community Health Plan

2512 Langhorne Road
Lynchburg, VA 24501

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