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**HEALTH FACTS
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Obesity in the U.S.

- Percent of non-institutionalized adults age 20 years and over who are overweight or obese: **67%**
- Percent of adolescents age 12-19 years who are overweight: **18%**
- Percent of children age 6-11 years who are overweight: **15%**
- Percent of children age 2-5 years who are overweight: **11%**

Source: Centers for Disease Control and Prevention

Change May be Coming But TRH Mission Remains Same

At the moment I'm writing this letter, there has perhaps never been a time when there has been greater uncertainty about what will happen in the area of health care.

Even if or when Congress agrees on some sort of health care reform act, that uncertainty will likely remain for years as all the details are worked out.

Part of the uncertainty that exists right now is the question of how much reform will cost and who will pay for it. It's our



Lonnie Roberts, CEO

belief that you shouldn't have to pay for it in the form of higher premiums to subsidize others who wait until they get sick to think about getting health coverage. We know you already shoulder the entire cost of your coverage and that affordability is a vital issue for you.

The uncertainty lies with us as well.

We've closely watched developments and talked to congressional leaders. We've

worked hard to make sure our voice and your voice is heard. But we have no more assurance than anyone else about what the end result of reform will be.

As I've argued in the past, it's not that we don't believe some type of reform is needed. But the debate seems to be missing a major component of true reform and that is the cost and utilization of medical services.

But whatever change comes, we're committed to sorting through it and, at the end of the day, we still intend to be in a position to protect you. After all, you and our other members have done the right thing and made the decision to be proactive about health care protection.

So, as we wait and wonder about changes that may or may not come, I want to make a pledge to you: Just as we've done since we were organized in 1947, TRH will continue to do everything we can to protect you. We're a membership-based organization and we know without you, we wouldn't be here.

Our mission is simply this: To continue providing the best coverage we can at the lowest cost possible. No matter what happens in the coming months and years, that mission will not change.

Letter from Lonnie

**IT PAYS TO KNOW YOUR HEALTH PLAN
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TRH Will Cover Cost of Getting H1N1 Vaccination

Lately, you don't go a day without reading or hearing about the quickly spreading H1N1 influenza and the concern about an epidemic. You've probably also heard that the federal government is making the H1N1 vaccine available at no charge.

At TRH Health Plans, we take seriously any potential health threat to our members. This particular flu strain represents an unusual situation that we believe requires a response.

Once the vaccine is widely available to the public, TRH will pay for the cost for you and anyone covered under your plan to receive the H1N1 vaccination. As long as a network provider is used, there will be no copay, deductible or coinsurance for the administration of the vaccine. This one-time service does not affect any other benefits, including the seasonal flu vaccination, which is not covered by your plan.

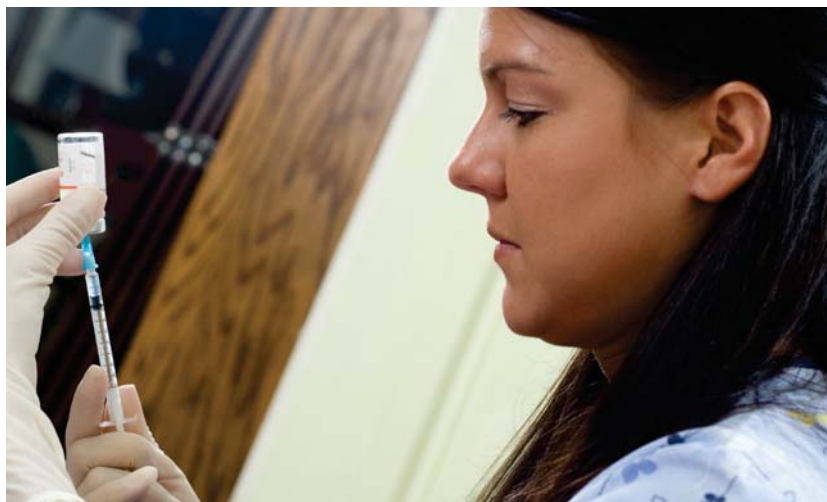
"This is an uncommon situation,

but we realize the urgency in offering this protection as soon as it is available," said Lonnie Roberts, CEO of TRH Health Plans. "We want our members to remain as healthy as possible, especially those who may be particularly vulnerable to serious complications as a result of this virus."

You can learn more about the

H1N1 flu and how to take measures against the illness at the Centers for Disease Control and Prevention website at www.cdc.gov/h1n1flu/.

If you have further questions about this one-time vaccination benefit, please contact the Member Services toll-free number, 1-800-494-3384, on the back of your TRH Plan ID Card.



Save Money With Generic Drugs

Are you taking prescription medications for cholesterol?

Would you like to save money on these and other prescription medications? You may be able to, by choosing a generic equivalent or alternative to a brand-name drug.

If you are taking one of the following drugs, there are generic options:

Brand Drug	Average Cost per Prescription*
Lipitor	\$148.27
Zocor	\$171.50
Generic Equivalent or Alternatives	
lovastatin	\$26.05
simvastatin (equivalent to Zocor)	\$25.29
pravastatin	\$28.02

**Cost may vary by drug strength and quantity*

Choosing your prescription drugs wisely is one important way you can save money on your health care costs. So talk with your doctor about the medications you take and all of your treatment options.

Remember, you don't have to switch medications if you and your doctor choose not to. But choosing a less-expensive generic can help you save money.

Address Change? Notify Us and the Post Office

We don't want you to miss your mail!

Your Evidence of Coverage states it is your responsibility to contact TRH when you have an address change. But you should also submit the same change to the U.S. Post Office.

That way, you won't have conflicting information that could cause you problems.

Even if the change just involves putting your mail "in care of" a second party, always be certain you submit the exact same change to the Post Office.

Heading for the 60's? Not too Early to Learn About Medicare

They say the 60s are the new 40s. Even so, there are lots of decisions to be made if you're nearing that age category.

Medicare is looming in the future and it can be a confusing time as potential enrollees receive a wave of information about different plans and options.

Because you already have TRH health coverage, when you turn 65 we will automatically switch your under 65 plan to a Medicare Supplement

Plan J-ND (non-drug). That's one of the most popular plans, it will cost less than your under 65 plan, and you don't have to do a thing but sign up for Medicare Part A and B at your local Social Security office (it's advised you sign up at least three months prior to your 65th birthday).

Your TRH Medicare Supplement plan will cover many of the costs of services not covered by traditional Medicare, and those costs can be substantial. If you would like a plan

other than Plan J-ND, that's easy, too. Just contact your local TRH representative who will be happy to discuss all the plan options available to you. No matter what your decision, remember that traditional Medicare coupled with a TRH Supplement plan offers you the choice of any caregiver who accepts Medicare; and it offers you the security of partnering with a solid, stable company that's been issuing Medicare Supplement plans since the program was implemented.

Personal Health Information: We've Got You Protected

Only you and the people you authorize should have access to your Personal Health Information (PHI). At TRH, we go the extra mile to make certain that occurs.



TRH's Privacy Department ensures all facets of the Health Insurance Portability and Accountability Act (HIPAA) are followed.

This federal law requires TRH and other companies and organizations to keep members' PHI confidential.

That includes oral, written and electronic communication and covers items such as your health plan policy number, claims information and medical records. So don't sweat it when it comes to your PHI. At TRH, your information is protected.

NOTE: Enclosed in this newsletter you will find the TRH Health Plans Notice of Privacy Practices. This notice describes how your PHI is protected and how you can access that information. It's just another way to educate members about their rights and make certain their information is kept confidential.

It Pays to Know Your Health Plan!

Dependent Eligibility: Why So Important?

Picture this: A claim is filed for your 22-year-old dependent who you thought was covered by your TRH plan. But because of a change in that dependent's life – whether it was marriage, a move away from home or leaving college – you find out the claim can't be paid because the dependent was no longer eligible for coverage at the time the service was rendered.

This is why it's so important to verify that your dependents – whether they are on a health or dental plan – remain eligible for coverage.

It is the responsibility of the member in whose name the plan is in to immediately notify TRH of any change in status of their dependents.

This can be done by getting in touch with a local TRH representative at the Farm Bureau office and asking for a Certification of Dependency form. The form can also be accessed at www.trh.com. Just click on any of the plan options under Range of Plans and you'll find a printable forms link on the right hand side of the page. Click on this link and you'll find the Certification of Dependency form.

TRH recently began sending these forms annually to members who have dependents who are approaching the age where life events could change their eligibility status.

This form should be completed in its entirety and returned as soon as possible to ensure dependents

are in fact still eligible. Claims may be held until this form is received and approved for the dependent in question. The form should be filled out completely and signed and dated by the member whose name is on the plan – not the spouse or dependent.

While you may receive this form every year, don't wait to get the form if there's a change in your dependent's situation. Acting now could prevent a lot of headaches later!

And don't forget. If and when your dependent becomes ineligible for your plan, they may easily transfer to an individual TRH plan. If they make the transfer within **60** days of becoming ineligible, they won't have to re-apply as a new applicant and be approved through underwriting.



HEALTH PLANS

Live better. Save more.



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TRH Mission: To develop, foster and promote programs for the general improvement of health care for rural Tennesseans.

Official Notice

Annual Meeting Set for TRH Health Plans

Notice is hereby given to members of the Tennessee Rural Health Improvement Association (TRH Health Plans) that the annual meeting will be held at the Cool Springs Embassy Suites in Franklin, Tennessee. The meeting will begin Monday, Dec. 7, 2009, at 9 a.m., and continue through Tuesday, Dec. 8, 2009.

Business at the meeting will include:

- **The annual membership report;**
- **Election of the Board of Directors for the coming year;**
- **Discussion of activities and service; and**
- **Other necessary business that may come before the membership.**

Each member in attendance is entitled to vote on any issues discussed during the meeting and the election of the Board of Directors, which will occur on Dec. 8, 2009.

Lacy Upchurch, President

Lonnie Roberts, Chief Executive Officer

Tennessee Rural Health Improvement Association