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The Reason You're *Sneezin'*

Allergies that flare up in the fall are likely to be the result of ragweed. Here's how to cope.

Fall is the season for cooler air, colorful leaves, hayrides—and ragweed. If you're not allergic to this hardy weed, you may never notice it's around. But if this most common of the fall allergens causes you a runny nose, itchy eyes, and congestion, it's nothing to sneeze at.

Plentiful in most places, ragweed grows in fields, along roads, and in vacant lots. It doesn't take many plants to cause a problem. One ragweed plant produces 1 billion pollen grains in an average season, and those grains can travel up to 400 miles.

What's more, global climate change may be making ragweed season even worse for those who are allergic to it. Researchers have found that higher temperatures and carbon dioxide levels may be causing longer ragweed seasons and higher pollen counts.

Are You Allergic?

If you're allergic to ragweed, coming into contact with it may cause sneezing, a runny nose, and swollen, itchy, watery eyes. To learn how to prevent or control these symptoms, talk with your doctor, who may prescribe an antihistamine, a nasal corticosteroid spray, a decongestant, or other medication.

You may be told to begin taking medication up to two weeks ahead of peak ragweed season. Consult your doctor if your symptoms persist longer than usual, you have asthma, or your symptoms interfere with activities.

The height of ragweed season is typically mid-September, but it doesn't end until the first frost.

Limit Exposure

While you can't keep ragweed out of the air, you can lessen your symptoms by avoiding it:

- Stay indoors when pollen counts are high—typically between 5 and 10 a.m. and on dry, windy days. You can check daily counts for your area during a weather forecast or on the American Academy of Allergy, Asthma, & Immunology website at www.aaaai.org/nab.
- Keep your home and car windows closed to keep pollen out. Avoid using window and attic fans. Instead, use the air conditioner, which filters, cools, and dries the air.
- Avoid areas where ragweed grows, such as ditches, woods, and river banks.
- Take a shower after you've been outdoors to wash off any pollen that may linger on your body.

Did You Know?

Age works in our favor. Allergies peak from ages 35 to 45, then level off. As the immune system starts wearing out in our 60s, we have fewer reactions to allergins. After age 75, it's unusual to suffer with allergies.

Medicare Advantage

ENROLLMENT SEASON STARTS



Along with the holiday season comes the Fall Open Enrollment for Medicare eligibles. This is the time that allows you to choose a health plan that fits your needs. Don't forget to mark your calendar with these important dates.

OCTOBER 1, 2010

2011 Medicare Advantage (MA) Plan Information Released to the Public

This is your opportunity to compare plans and make the decision that works best for your situation. You can begin to schedule your appointment with a Welborn Health Plans Medicare Specialist after this date.

Current members must carefully review the Annual Notice of Change (ANOC) that will be mailed to their homes.

STEPS TO FOLLOW

1. Review the changes for 2011.
2. If you have questions or want to change to another WHP Medicare Advantage plan, please contact us:
 - Call **888-773-0594** to schedule a personal appointment.
 - Visit our website at **www.welbornhealthplans.com/medicare**. Apply online or view/print plan information (including ANOC/Evidence of Coverage).
3. If you want to stay with your current plan, you don't have to do anything. You will be automatically re-enrolled in your current plan for 2011.

NOVEMBER 15 TO DECEMBER 31, 2010

Annual Election Period (AEP)

During this time, you can review your health coverage and your prescription drug coverage (Part D). You can choose to keep your current coverage or make changes to your coverage for the upcoming year. If you decide to change to a new plan, you can choose any of the following types of plans:

- Another Medicare Advantage plan (You can choose a plan that covers prescription drugs or one that does not cover prescription drugs.)
- Original Medicare *with* a separate Medicare prescription drug plan
- Original Medicare *without* a separate Medicare prescription drug plan

Note: If you disenroll from a Medicare prescription drug plan and go without creditable prescription drug coverage, you may need to pay a late enrollment penalty if you join a Medicare drug plan later. ("Creditable" coverage means the coverage is at least as good as Medicare's standard prescription drug coverage.)

JANUARY 1 TO FEBRUARY 14, 2011

Medicare Advantage Annual Disenrollment Period

During this time, you have the opportunity to make one change to your health coverage. You can cancel your Medicare Advantage enrollment and switch to Original Medicare. If you choose to switch to Original Medicare, you may also choose a separate Medicare prescription drug plan at the same time.

Your membership will end on the first day of the month after we receive your request to switch to Original Medicare. If you also choose to enroll in a Medicare prescription drug plan, your membership in the drug plan will begin at the same time. You can learn more about Welborn Health Plans' Medicare Advantage Plans by calling **800-521-0265** or TTY **800-743-3333**, seven days a week, 8 a.m. to 8 p.m., or by visiting the following websites: **www.welbornhealthplans.com** or **www.medicare.gov**. Enrollment is available face to face, online, or by mail.

A Workout that Works

Approximately 36 percent of American Adults choose not to exercise at all.

If you are not already active, becoming active will benefit you in many ways. Exercise lowers your risk for heart disease, helps you maintain a healthy weight, and increases your chance of staying independent as you age.

The Centers for Disease Control and Prevention (CDC) recommends taking part in physical activity several days a week to reap the benefits. Yet only one out of every three adults adds physical activity to his or her daily routine. Here are three steps to not only get started in an exercise program, but also to stick with it.

Create a Well-Rounded Exercise Program

There are three components to an exercise program: aerobic activity, strength training, and flexibility training. The CDC suggests 30 minutes of aerobic activity at least five days a week. Aerobic activity increases your heart rate for an extended period of time. Strength-training workouts should include each of the major muscle groups (chest, back, shoulders, arms, and legs) and be done two times a week. Remember, after age 50, people tend to lose more than 1 pound of muscle a year. Flexibility training (stretching) is often overlooked but is very important in injury prevention. Stretching should be done after your aerobic and strength-training workouts when your muscles are already warm.

Take the Time

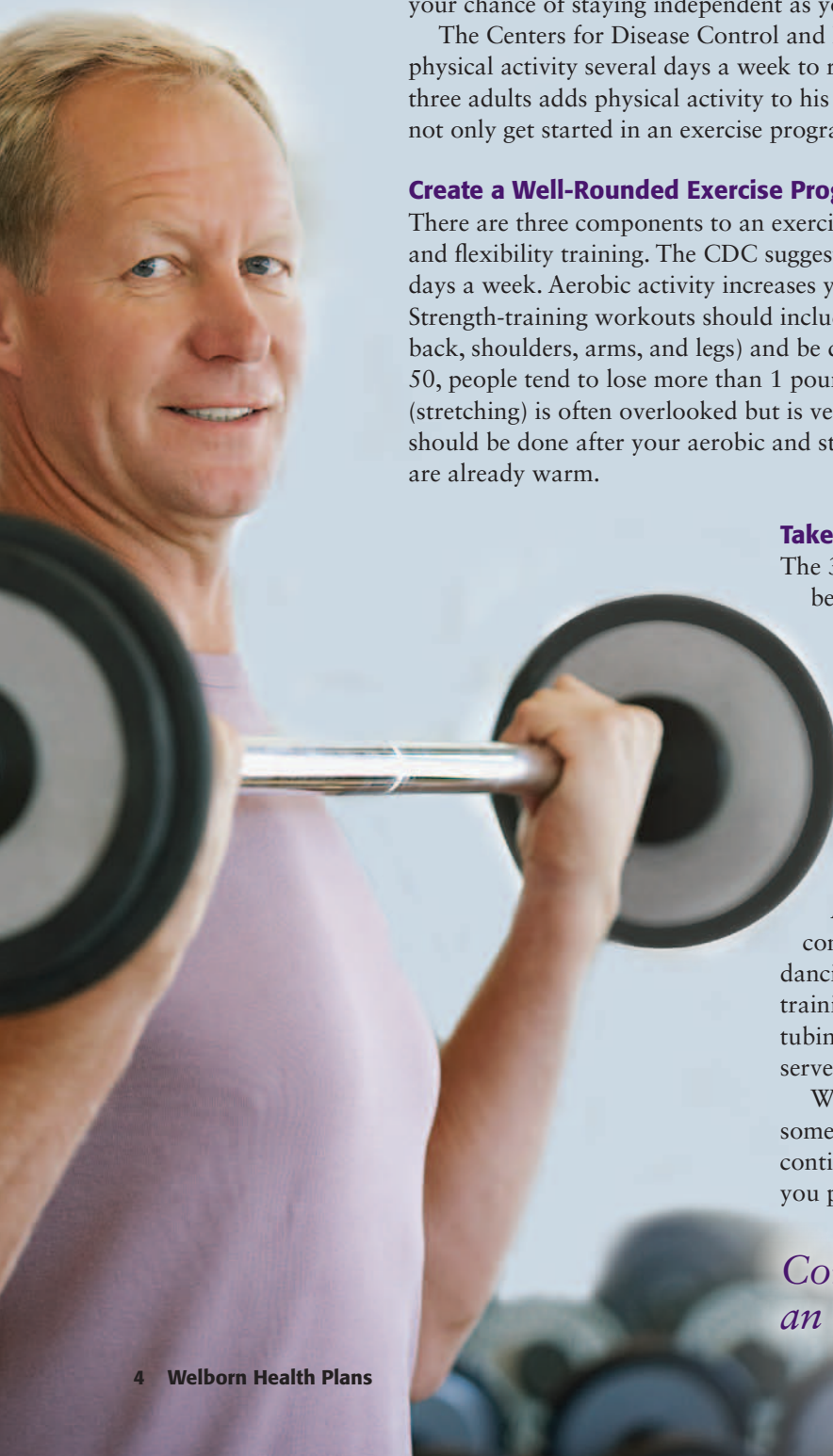
The 30 minutes of activity does not need to be completed all at one time. You can take 10 minutes several times a day to complete the 30 minutes. Studies have shown raising your heart rate for 10 minutes offers the same cumulative effect as exercising for longer periods of time.

Have Fun and Enjoy

Don't think of exercise as only going to the gym, running, or being sports-related. Aerobic activity can be anything that consistently raises your heart rate, such as dancing or power shopping at the mall. Strength training can be done with canned goods, resistance tubing, or simply your body weight, which in itself serves as resistance.

Whatever type of exercise you choose, pick something you enjoy. You'll be more likely to continue to do something if you enjoy it, than if you pick something that is not right for you.

Consult your PCP before starting an exercise program.



New Pharmacy Benefit Manager

Effective October 1st

Effective October 1, 2010, Welborn Health Plans will transition to a new Pharmacy Benefit Manager. Express Scripts Incorporated of St. Louis, Missouri, will assume responsibility for administration of all aspects of the Pharmacy benefit for WHP members.

You should already have received new plastic ID cards with the correct information to assure prescriptions will process normally. The pharmacy network, formulary, tier structure, and copayments will remain exactly the

same as before. You may still receive up to a 90-day supply of medications at your retail pharmacy, with the exception of antibiotics and controlled substances.

Express Scripts also offers mail order service with convenient home delivery and automatic refills, and we encourage you to consider the convenience offered by this service. To learn more, log on to www.express-scripts.com, create a password, and you're on your way! You may also contact Express Scripts at the number on the back of your card.

For medications requiring prior authorization, providers and pharmacies may contact our office during regular business hours (Monday to Friday, 8 a.m. to 5 p.m. CST) at **800-521-0265** or **812-426-6600**.

Diabetic testing supplies will still be available at retail pharmacies, Express Scripts mail order, Freedom Medical at **812 421-9112**, or through Better Living Now mail order at **877-262-2179**.

New Upgraded ID Cards!

You have been asking for them ... and the newly enhanced Member ID Cards are finally here! In fact, you may already have received your new plastic ID cards in the mail. These cards are certain to provide you with better durability, and you should find it easier to locate needed information quicker.

Please make sure to show your new ID card (effective immediately) when you visit your providers, pharmacies, and everywhere you receive health care services to ensure they have your most recent information on file to correctly process claims.



The Dangers of Thirdhand Smoke

Here's one more thing to add to the list of smoking risks: Cigarette smoke continues to be a health hazard even when no one is smoking. Scientists call this *thirdhand smoke*.

The Problem

Thirdhand smoke is the contamination that remains after the cigarette has been put out. Smoking inside the home, for instance, causes harmful chemicals to collect on surfaces such as furniture, pillows, carpets, and counters. These chemicals also get mixed in with dust and linger on the smoker's clothing. These toxins can remain for days, weeks, and months after the cigarette is out.

Thirdhand smoke is especially dangerous for children because they crawl, touch, breathe, and play on contaminated surfaces such as carpet and couches. Infants also ingest much higher levels of dust than adults do.

The Solution

In 2006, the U.S. Surgeon General declared that there is no safe level of tobacco smoke. Smoking away from others, opening windows, and turning on fans is not enough to protect others. Establishing smoke-free environments in spaces shared with nonsmokers, such as the home and car, is the best solution. Research shows that strict no-smoking policies in the home reduce health risks in nonsmokers.

Help Is Available to Stop Smoking!

Finally BEAT Smoking (FBS) is a program available to all Welborn Health Plan members, regardless of age. This program will provide you with one-on-one contact with a smoking-cessation nurse at least once a month, or more often if necessary, until you are smoke-free for one year. The nurse is there to offer support, suggestions, and assistance to help you achieve success. Once you are successful, the nurse will contact you every year for five years in case there is a relapse.

This program can also help decrease the cost of cessation products (such as Chantix and nicotine replacement products), depending on your benefit plan.

Contact your primary care provider to enroll today!

Ask Your Doctor About Mammograms

New guidelines issued last year—but disputed by the American Cancer Society—confused a lot of women.

Do you need a mammogram this year or not? New guidelines released last year left a lot of women scratching their heads.

The U.S. Preventive Services Task Force (USPSTF), an independent panel of experts that includes primary care doctors and nurses, had recommended yearly mammograms for all women ages 40 and older since 2002. But after reviewing medical studies published between 2001 and 2008, the task force issued new guidelines.

The New Rules

Screening is a personal decision, but for most women, the USPSTF says, routine mammograms should be less frequent and begin later—every two years between ages 50 and 74.

Task force members didn't find enough evidence to recommend for or against screenings for women ages 75 and older. Nor was there enough

information to assess the value of clinical breast examinations, especially in women getting mammograms.

The task force also found that breast self-examinations don't seem to reduce the risk for cancer death in women of any age and therefore shouldn't be taught.

Why the Change?

Getting screened for breast cancer catches some cases early, when they're easiest to treat. However, screenings also have risks.

Some women who are screened with mammograms will get false-positive results. They may needlessly endure painful and invasive procedures.

Both digital and film mammograms also involve a small amount of radiation exposure, and over time this can actually increase cancer risk and cause other health problems.

Other Experts Disagree

The American Cancer Society (ACS) continues to recommend yearly mammograms for women 40 and older. Breast self-exams are an option for women 20 and older as a means of familiarizing themselves with their breasts so they can notice changes, the ACS says. The ACS recommends clinical breast exams at least every three years for all women in their 20s and 30s, and annually after 40.

The American College of Radiology also recommends yearly mammograms starting at 40. And, like the ACS, it suggests screening should start even earlier for women at high risk for breast cancer.

The National Cancer Institute is reviewing its guidelines.

The Bottom Line

Factors like age and family history affect the benefits and limitations of each test. Talk with your doctor before making screening decisions.

About the Doctor

Constantine G. Scordalakes, M.D., has always had a passion for medicine. He knew as a young child that he wanted to practice in the field of obstetrics and reaffirmed this during his residency.

Dr. Scordalakes enjoys taking care of patients during pregnancy because it allows time to really get to know the patient, which he finds very rewarding. He appreciates the unique mix of surgery and office time with patients that the field of obstetrics and gynecology affords. Dr. Scordalakes is also excited about the direction gynecologic surgery is heading, as the medical field constantly finds new methods and techniques that are less invasive and allow a faster recovery.

A member of the American College of Obstetricians and Gynecologists, Dr. Scordalakes is a gardening and running enthusiast who also enjoys travel and spending time with family and friends. He and his wife have one daughter.

Accepting new patients

August 1, 2010

Specialty

Obstetrics and Gynecology

Education

M.D., Virginia Commonwealth University, Richmond, Virginia

Residency

George Washington University
Washington, D.C.

Board Certification

American Board of Obstetrics
and Gynecology

Office Location/Phone

4199 Gateway Blvd., Suite 2300
Newburgh IN 47630
812-858-4610



Provider Additions

Family Practice

Deaconess Clinic

Evansville, IN 47713

Philip G. Broshears, MD

812-426-9372

Teresa Beckman, MD

Evansville, IN 47710

812-421-6920

Steven A. Rupert, DO, PLLC

Evansville, IN 47711

Gary L. Metcalf, MD

812-867-9800

Enclave Family Healthcare, PLLC*

Owensboro, KY 42303

Michael Jones, DO

270-685-3722

Internal Medicine

Cooperative Health Services*

Owensboro, KY 42303

Ramez A. Salamah, MD

270-688-2000

Cardiology

The Heart Group

Newburgh, IN 47630

Venkata Yalamanchili, MD

812-842-0907

Cardiac Monitoring

Medicomp, Inc.

Melbourne, FL 32904

321-676-0010

Chiropractic

Center for Spine & Sports, LLC

Evansville, IN 47715

Nicholas A. Brockman, DC

812-476-7111

Dermatology

Deaconess Clinic

Evansville, IN 47713

Gary Waterman, DO

812-426-9355

DME

Riecken's Foot Comfort World

Evansville, IN 47715

812-476-8006

Thrifty Home Medical

Providence, KY 42450

270-667-0940

Laboratory

Myriad Genetic Laboratories, Inc.

Salt Lake City, UT

800-469-7423

Mental Health

Brentwood Meadows

Newburgh, IN 47630

Vishwanath Gunder, MD

812-858-7200

Deaconess Cross Pointe

Evansville, IN 47715

Cyllene Briones, MD

812-476-7200

Deaconess Family Medicine Residency

Evansville, IN 47710

Kelly R. Dardeen, PhD

812-450-3363

Evansville Multi-Specialty Clinic

Evansville, IN 47714

Shannon Jones, MD

Boris Vatel, MD

812-491-1948

Samaritan Center

Vincennes, IN 47591

Washington, IN 47501

Loogootee, IN 47553

Petersburg, IN 47567

Lawrence W. Henderson, MD

812-885-2700

812-254-1558

812-295-3090

812-354-8785

Southwestern Behavioral Healthcare, Inc.

Evansville, IN 47713

Jayne A. Trevino, LCSW

812-423-7791

The Rehabilitation Center

Evansville, IN 47714

Eric Soelter, LCSW

812-479-1411

Southern Hills Counseling Center, Inc.

Jasper, IN 47547

Jessica L. Cooper, LCSW

812-482-3020

Southern Hills Counseling Center, Inc.

Paoli, IN 47454

Teresa J. Faulkner, LCSW

812-482-3020

Southern Hills Counseling Center, Inc.

Tell City, IN 47586

Alice D. Moesner, LCSW

812-482-3020

Scott P. Duncan, PhD

Terre Haute, IN 47803

812-234-4642

RiverValley Behavioral Health*

Henderson, KY 42420

Delores Bowles, LPA

270-826-8314

RiverValley Behavioral Health*

Owensboro, KY 42301

Heather Evans, LPCA

270-689-6500

Patricia Clare, CPAF

Henderson, KY 42420

270-827-2003

Enclave Family Healthcare*

Owensboro, KY 42303

Kathryn Englert, LPCA

270-685-3722

Ronald King, MD*

Owensboro, KY 42301

812-685-1331

Nephrology

Memorial Hospital and Health Care Center

Jasper, IN 47547

Richard D'Mello, MD

812-482-0337

Obstetrics & Gynecology

Women's Health Care, PC

Newburgh, IN 47630

Constantine G. Scordalakes, MD

812-858-4610

Cooperative Health Services*

Owensboro, KY 42303

Maria E. Smith, MD

Chris R. Toler, MD

270-688-6590

Oncology/Hematology

Deaconess Clinic

Newburgh, IN 47630

Christopher Braden, DO

812-450-6815

Richard Gruenewald, MD*

Owensboro, KY 42301

270-683-3821

Optometry

On Sight Eye Consultants

Wabash, IN 46992

Joseph N. Sisley, OD

888-664-6148

Orthopedic Surgery

Orthopaedic Associates

Evansville, IN 47710

Daniel Emerson, MD

812-424-9291

St. Mary's Health Care Services

Evansville, IN 47714

Steve J. Gabel, MD

812-485-1814

Hand Center of Evansville, LLC

Princeton, IN 47670

Ross Marburger, MD

812-402-4263

Pain Management

Pain Management of Southern IN

Bloomfield, IN 47424

Venu M. Madhipatala, MD

812-824-5690

Physical Therapy & Rehabilitation

Enclave Family Healthcare*

Owensboro, KY 42303

Trisha J. Phelps, OT

270-685-3722

Radiation Oncology

Cooperative Health Services, Inc.*

Owensboro, KY 42303

Ronda S. Fleck, MD

Todd Scarbrough, MD

270-688-6300

Good Samaritan Hospital Physician Services

Vincennes, IN 47591

Tae Chung, MD

812-886-6565

Radiology

Evansville Radiology

Evansville, IN 47710

Janine E. Morris, MD

812-422-3254

Women's Health Care, PC

Newburgh, IN 47630

Tony Findley, MD

Sanjiv Makhecha, DO

812-842-4951

Continued on next page

*Not a participating provider for Medicare Cost and/or Advantage members.

Provider listings are subject to change.

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Health or Wellness or Prevention Information

CEO: Chris Reef

MARKETING: Janet Burnett

MEMBER SERVICES: Heather Burns

MEMBER EDUCATION: Beth Phillips, RN

Provider Additions Continued from previous page

**Patoka Valley
Radiology Group**
Jasper, IN 47546
Helen Sponseller, MD
812-481-2240

Washington Imaging, LLC
Washington, IN 47501
Eung Man Cha, MD
812-882-6717

Rheumatology

Deaconess Clinic
Evansville, IN 47713
Richard Bell, MD
Majtaba Tapal, MD
812-426-9311

**Evansville Multi-
Specialty Clinic**
Evansville, IN 47714
Moges Sisay, MD
812-491-1948

Skilled Nursing

**New Harmonie
Healthcare**
New Harmony, IN 47631
812-682-4104

Provider Updates

**Bonaventura
Reproductive Lab**
812-842-4530
~Change of phone number~

**Deaconess Primary Care
for Seniors**
1750 Oak Hill Rd.
Evansville, IN 47711
4498 First Ave.
Evansville, IN 47710
Ritu Rohatgi, DO
812-485-2580
812-436-7280
~Additional locations~

Deaconess Clinic
545 Boehne Camp Rd.
Evansville, IN 47712
Christopher Manger, MD
812-426-9372
~Additional location~

Deaconess Clinic
520 Mary St., Ste. 340
Evansville, IN 47710
Thomas L. Stratton, MD
812-450-6700
~Additional location~

**Primary Physician
Network**
3801 Bellemeade Ave.,
Ste. 100
Evansville, IN 47714
Sunaina Bhateja, MD
812-485-5040
~Additional location~

**Primary Physician
Network**
1146 Washington Sq., Ste A.
Evansville, IN 47715
Donald R. Brake, MD
Karen T. Brake, MD
812-485-7752
~Additional location~

**St. Mary's Physician
Network**
3700 Washington Ave.,
3rd Floor, A
Evansville, IN 47714
John C. Rodrigues, MD
812-485-1220
~Additional location~

**Evansville Multi-
Specialty Clinic**
4411 Washington Ave.
Evansville, IN 47714
Kelly Kling-Tipton, MD
812-475-1948
~Additional location~

**Good Samaritan Hospital
Physician Services**
621 7th St.
Vincennes, IN 47591
Todd Duerfeldt, DO
812-882-6130
~Additional location~

**French Lick Family
Medicine**
522 S. Maple St.
French Lick, IN 47432
Joseph Munning, MD
812-963-6400
~Additional location~

Samaritan Center
200 South JFK Ave.
Loogootee, IN 47553
400 East Main St.
Petersburg, IN 47567
Andrew Johnson, MD
812-295-3090
812-354-8785
~Additional locations~

**Primary Physician
Network**
3700 Bellemeade Ave.,
Ste. 121
Evansville, IN 47714

Anne Butsch, MD
812-401-4222
~New location~

Roger I. Jones, OD*
411 Park Plaza Dr.
Owensboro, KY 42301
270-926-1766
~New location~

Good Samaritan Hospital
520 South 7th St.
Vincennes, IN 47591
Constance A. Hagan, LCSW
812-882-5220
~Last name formerly
Redford~

Lionel Phelps, PsyD
1100 Walnut St.
Owensboro, KY 42301
270-689-6500
~Formerly Lionel Phelps, LPA~

Deaconess Clinic
421 Chestnut St.
Evansville, IN 47713
Mary Ann Bieker, MD
Mark Graves, MD
812-426-9372
~Practice closed to new
Medicare patients~

Pharmacy Updates

New Generics now Available:

Tamsulosin generic for Flomax, Tier 2 SE
Trandolapril/verapamil generic for Tarka, Tier 2
Adapalene generic for Differin, Tier 2
Gianvi generic for Yaz, Tier 2
Nisoldipine generic for Sular, Tier 2
Methamphetamine HCL generic for Desoxyn, Tier 2
Amoxicillin clavulanate generic for Augmentin XR, Tier 2
Losartan/hydrochlorothiazide generic for Hyzaar, Tier 2 SE