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Hitting the Links for the
Lower Delaware Autism Foundation



(Shown L to R) Kris Smith, Chuck Landon, Dave Smith, Dan Short

Dave Smith, **INTEGRA** President, Chuck Landon, **INTEGRA** Exec VP, Kris Smith, **INTEGRA** VP Sales & Underwriting and Dan Short, State Representative for the 39th District, recently played in the 5th Annual Lower Delaware Autism Foundation Golf Tournament, with 30 other foursomes, at BayWood Greens in Long Neck, DE. The weather was picture perfect and everyone had a super time to include feasting on the pig roast at the 19th hole reception. The LDAF Beach Classic Golf Tournament is fueled by a passion to make a difference in the lives of those individuals with autism in Southern Delaware. For more information on LDAF's programs and events, please visit their web site at www.ldaf.com or call Mary Landon Green, Program & Event Coordinator.



Reduce Cost!
Plan and Participant RX

GENesis Patient is a PharmaCare (CVS/Caremark Corp) program that will increase savings for the plan and its participants by driving generic utilization through a unique sampling program.

How It Works: GENesis brings a generic sampling opportunity directly to participants in a real-time, point-of-sale transaction. Through the program, participants using brand name drugs instead of an available generic alternative receive customized letters offering the opportunity to try the generic at no charge. Eligible participants receive up to two letters per targeted drug per year until they switch to the generic.

Free Generic Refill: The letter to the participant identifies the brand medication and the generic alternative that is available. The participant is offered a free one-month supply of the generic alternative, simply by bringing the letter to the pharmacy at the time of refill. Because of the lower required copayments, the participant will continue to save money if he or she

opts to keep using the generic. The employer pays for the one time generic copayment, but saves on the refill cost and all future refill costs if the participant opts to keep using the generic.

The Outcome: For every 100 mailings, 21 to 23 participants are converted from brands to generics within two to three months, resulting in an annual average savings of \$108 per participant.

Effective
January 1, 2008...

INTEGRA Administrative Group, Inc. is putting this program in place for all clients that currently have PharmaCare as their Pharmacy Benefit Manager. Please contact INTEGRA if you have any questions or do not wish to participate.

ACH FUNDING **TIMELY PREMIUM FUNDING**

This funding program can be used to pay weekly claims, monthly premiums and Section 125 expenses. If you, currently wire transfer funds or maintain a checkbook with us, you are eligible to enroll. If you are interested in this program, please contact Linda, Stacey or Kim, in the Billing Department.

Premium Billing Statements are mailed on the 15th of every month for the premium due on the first of the next month. A timely response will keep you current with claims' funding and comply with HIPAA and other federal government regulations.





President's Corner

The healthcare business has been marked by many mergers and acquisitions over the last several years. Companies are positioning themselves as market leaders through size and efficiencies and increased services.

Early in the spring of 2007 a merger took place that I feel is going to impact INTEGRATA's clients in a positive manner. CVS pharmacies, who owns Pharmicare (INTEGRATA's leading pharmacy benefit manager) and over 1200 Eckerd's drug stores in Florida and Texas, purchased Caremark PCS, the second largest pharmacy benefit manager in the country. This acquisition presents tremendous leveraging opportunities to provide prescriptions, pharmaceutical products and other health products to our

clients at the lowest possible cost. The names CVS, Pharmicare and Caremark PCS will be replaced by CVS/Caremark Corporation.

CVS/Caremark is now the nation's premier integrated pharmacy services provider, combining one of the nation's leading pharmaceutical services companies with the country's largest pharmacy store chain. The company fills or manages more than one billion prescriptions per year, more than any other pharmacy services provider. CVS/Caremark drives value for prescription services by effectively managing pharmaceutical costs.

INTEGRATA's partnership with CVS/Caremark will position us to deliver unique products and services through our pharmacy card that are responsive to the needs of employers, health plans and consumers, and will do it in more convenient and flexible ways that allow consumers to take more control of their healthcare needs. Many of these new services will be introduced early in 2008 and will be discussed in future newsletters.

Best regards,

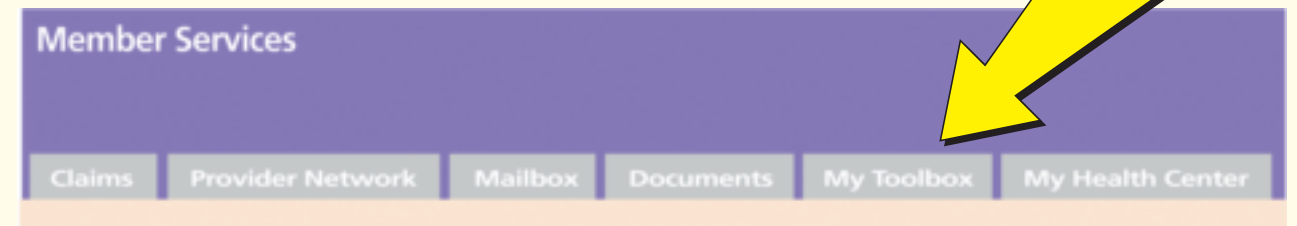
Dave Smith, CLU
President

As a result of the merger between CVS/PharmaCare and Caremark Rx, Inc., materials will begin to be branded with the Caremark logo, to include all member material as of January 1, 2008. The PharmaCare logo will continue to be recognized, but INTEGRATA client ID cards will be changing in 2008 from the PharmaCare logo to the CVS/Caremark logo.

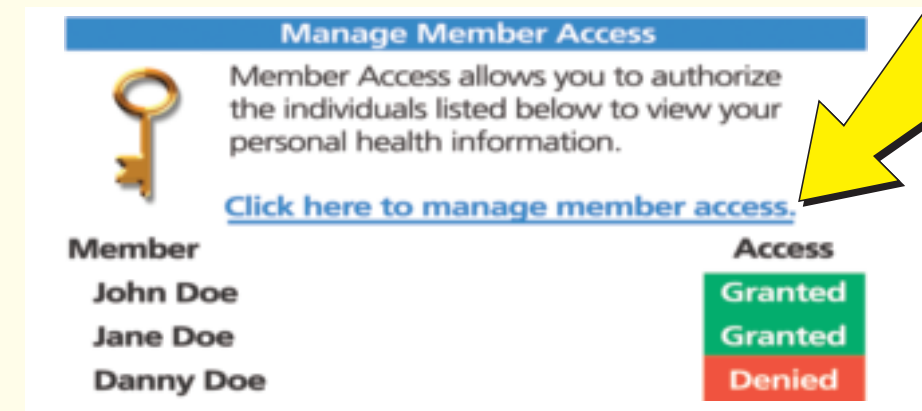
integratpa.com **Access Granted?**

In keeping with federal HIPAA security regulations; our website now restricts access to a member's on-line health information unless access has been specifically "granted" to an enrolled family member that is 18 years or older. Likewise; enrolled dependents aged 18 or older must also choose to GRANT ACCESS in order for any other family member to view their personal information on the **INTEGRATA** website. Dependents must first complete our "Website Identity Authentication" form. This form may be downloaded, printed and then faxed or mailed to us. They may also call **INTEGRATA** for assistance in completing and registering this form. To "GRANT ACCESS" simply log-in at www.integratpa.com and select **MY TOOLBOX**.

You will notice several options to customize your profile and services;



however, to GRANT ACCESS, look for



Each member must choose who they wish to grant access in order for that family member to be able to view their respective health records.

**If you have any questions,
please feel free to contact our Customer Service Department at
800-959-3518**

Customer Service

T E A M

The Customer Service team manages the routing for all incoming calls, guest reception at our office, and a variety of assistance to our clients and health care professionals. Members and providers are able to call regarding issues related to claims which have been registered and processed, navigation through the INTEGRATA website (www.integratpa.com), PPO networks, verification of benefits, and current accumulator information. The Customer Service team is an integral communication center with all other INTEGRATA departments so that concerns can be addressed at each level of responsibility.



top row (L to R): Denise Steele, Jennifer Macinta, Bridget Hershey,
bottom row: Cindy Prag

ADDRESS CHANGES

Please notify INTEGRATA Administrative Group of all employee address changes immediately! As you know, the postage rates have increased considerably, especially for packages. Our procedure is to send returned mail with no forwarding address to the groups' contact person. Please help us to keep costs down by notifying us promptly of all address changes!