



# eNEWS TO SEE FROM CBG

Your partner in healthcare

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## Healthcare Related Links

<http://www.thecommercebenefitsgroup.com/WebExchange/>  
*Full access to all of your medical claim  
information through CBG.*

<http://www.americanheart.org>  
*Information about cardiovascular disease  
and stroke prevention.*

<http://www.lungusa.org>  
*Information about lung disease and  
promotion of lung health. Links to your  
state smoking cessation programs.*

<http://diabetes.niddk.nih.gov>  
*Information about diabetes control,  
prevention and kidney health.*



## Cardinal Utilization Management and Commerce Benefits Group Partnership

Cardinal Utilization Management and Commerce Benefits Group are announcing an exciting change in their partnership. Beginning August 2008, Cardinal Utilization Management is private labeling its operation with Commerce Benefits Group. Your employees will now see information from Commerce Benefits Group Utilization Management. It will be staffed with the same great employees as before, and you will continue to realize the same great service.

The reason for the change is to help avoid any confusion between the nurses and your plan participants. In the past, plan participants recognized the Commerce Benefits Group name, but did not recognize the Cardinal Utilization Management name.

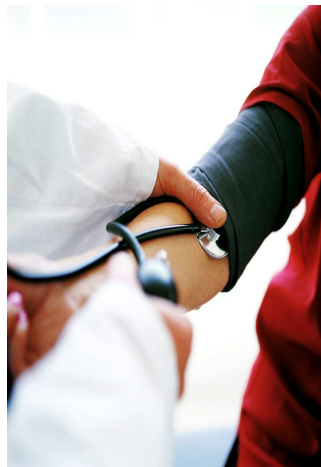
In order to provide the best service and integration between companies, Cardinal Utilization Management nurses have always been on-site at the Commerce Benefits Group offices. They will continue to be on-site and hope that the name change will help to get more plan participants involved in managing their health.

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## An article for everyone – More Employees Turn to Health Management

Reports show that companies are increasingly turning to Health Management over consumer-directed health plans, higher employee cost sharing and tighter managed care networks as a means of cost containment.

Managing the health of employees is an effective means for controlling plan costs and creating a better understanding of health care and related costs by plan participants.



Commerce Benefits Group Health Management is currently managing Asthma, Diabetes, Chronic Obstructive Pulmonary Disorder (COPD), Coronary Artery Disease (CAD), and Pregnancy. Over the next year we will be adding more conditions to the list in an effort to create more opportunities for your plan participants to improve their health. Health Management will be expanded to include depression, arthritis, obesity, back pain and hypertension.

The programs utilize a number of methods aimed at creating a positive

## JULY SAFETY TIPS

1. Wear eye protection at all times during sun exposure.
2. Wear foot protection to prevent cuts and abrasions.
3. Limit time spent in the sun between 10:00 a.m. and 4:00 p.m.
4. Use a sunscreen with an SPF rating of 15 or higher
5. Drink at least one cup of water (8 oz) every 30 minutes. Avoid alcoholic and caffeinated beverages because these are dehydrating.



experience for the member.

Commerce Benefits Group Health Management has multiple methods to determine which plan participants would be good candidates for the program. These include Predictive Modeling Programs, Health Fairs, HRA's, and claims data. Once identified, the staff will contact the member, educate, and engage them in managing their health.

We are excited about the continued partnership with Cardinal Utilization Management and hope the name change will increase member participation in the programs.

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### Analysis – Health Plans are Ill-Prepared for Diabetes Epidemic

Diabetes is creating an escalating economic crisis for our health care system. Health plans use a handful of approaches to try and control costs, but they need to be more proactive. CBG and Commerce Benefits Health Management work to encourage patient self-management and physician recognition of the disease's dangerous

The numbers are staggering. The cost of diabetes in this country is greater than the gross national product of all but 25 of the world's 192 countries. It is \$132 billion a year, including \$92 billion in direct medical costs and \$40 billion in indirect costs, such as lost work days, restricted activity, mortality, and permanent disability, according to the American Diabetes Association. The CDC also reports that people with diabetes miss 8.3 days per year from work, compared to 1.7 days for people without diabetes.

The keys to success are intensive management of diabetes and putting the plan member at the center of care. CBG and Commerce Benefits Group Health Management are dedicated to improving the health of your plan and your plan participants.

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Eating healthy can have a big impact on your blood pressure. It takes planning, but the rewards are well worth it. Planning the foods you are going to eat helps make transition easier. The most important tip is avoiding foods that are high in fat. These are:



- Fats and oils (like butter, margarine, vegetable oils, lard, fat back, salt pork, meat drippings, gravy)
- Fatty meats (like hot dogs, bacon, bologna, salami, corned beef, regular ground beef, ribs, sausage)
- Most cheeses (like cream cheese, cheddar, American)
- Many snack foods (like chips and nuts)
- Fried foods (like fried chicken and french fries)
- Most cakes, pies, and pastries

The benefits of the eating right are obvious. First you will just feel better. Second, you can positively impact your health and get on the road to improving your blood pressure.