

January, 2015

HELP WITH DENTAL BENEFITS

Studies show that good oral health is linked to overall good health. Yet, the National Association of Dental Plans reported in 2012 that the number of Americans without dental insurance was three times the number of those without health insurance. Improving oral health of people with chronic medical conditions, such as diabetes, asthma and cardiovascular disease can reduce health care costs, according to a new multiyear study by a major insurance carrier.

Research shows that individuals with certain chronic conditions who received appropriate dental care, including preventive services and periodontal treatment, had medical claims that were on average nearly \$1,500 less per year than chronically ill people who did not receive that type of oral care. Other research studies have shown a potential link between gum disease and an array of serious health conditions including cardiovascular disease, diabetes and unhealthy pregnancies.

Here are a few ideas that might help set your dental plan apart from the competition:

- * Orthodontic benefit takeover: waive the accumulator file when taking over an existing dental plan. This essentially sets the Lifetime Max back to \$0 regardless of the prior benefit usage.
- * Offer a plan where the preventive and diagnostic services do not apply toward the annual maximum. (Nationally P&D services average \$340 per member).
- * Save on annual dental cost exposure by setting a \$1,000 annual maximum. Experience has shown that many individuals enrolled in dental plans never even reach an annual \$1,000 maximum.
- * Offer optional enhanced plans that include 4 cleanings per years, periodontal cleanings, Implants, and Posterior Composites.
- * Annual oral cancer screenings for all adults for no additional charge.
- * Pregnancy benefit: Extra visits at no additional charge for women during pregnancy and three months after delivery.

Please contact Jordan Morgan, Vice President, Business Development, at either 770-729-1997, ext. 219, or jmorgan@novanetppo.com for additional information, as well as analysis requests.

NOVANET DIRECT CONTRACTS INCREASE SUMMARY

In the fourth quarter of 2014, NovaNet increased its directly contracted group health provider network by the following percentages:

- Georgia: Physicians up 1% and Ancillary Providers up 1%
- Alabama: Physicians up 1% and Ancillary Providers up 3%
- Northern Florida: Physicians up 0.7% and Ancillary Providers up 0.6%
- Tennessee: Physicians up 0.7% and Ancillary Providers up 2%

SPECIAL POINTS OF INTEREST:

- Help with dental benefits
- Southeastern Healthcare Alliance
- Dental networks
- Healthy recipe

INSIDE THIS ISSUE:

Dental benefits	1
Contracting Increases	1
Provider Spotlight	2
Dental Networks	3
Contact information	5



Raising Expectations

SOUTHEASTERN HEALTHCARE ALLIANCE AND NOVANET RENEW AFFILIATION

Southeastern Healthcare Alliance (SHCA) began participation with NovaNet's PPO Group Health Network in February, 2008. Both companies recently agreed to renew the agreement for SHCA's continued participation with NovaNet's Group Health Network and to begin participation in NovaNet's Workers Compensation network.

The Southeastern Healthcare Alliance, Inc (SHCA) is a Physician Hospital Organization (PHO) whose membership includes 100+ physicians and 4 hospitals — Chestatee Regional Hospital in Dahlonaga, GA; North Georgia Medical Center in Ellijay, GA; Union General Hospital in Blairsville, GA; and Chatuge Regional Hospital in Hiawassee, GA.

Chestatee Regional Hospital is a full service, Joint Commission-accredited, 49-bed facility offering a wide range of services and providing excellent healthcare. Services include a 12-bed obstetric department, a 4-bed intensive care unit ("ICU") and a 33-bed medical/surgical/pediatrics unit. Chestatee is the only hospital in its primary service area of Lumpkin and Dawson Counties in Georgia.

North Georgia Medial Center provides a variety of healthcare services and offers a 50 licensed-bed, acute-care hospital, along with a 100-bed skilled nursing facility. It is accredited by the Joint Commission on Accreditation of Healthcare Organization ("JCAHO"). Services include the establishment of an in-house Sleep Lab, the addition of a Pain Management specialist and Neurosurgeon to the Medical Staff, as well as community education programs.

Union General Hospital opened as a small outpatient clinic in 1959, but has since evolved into a state-of-the-art 45-bed facility. Through the support and confidence of the community, Union General Hospital has recently expanded to meet the health care needs of the community. Union General Hospital acquired Chatuge Regional Hospital and Nursing Home in 1999. In 2006, a \$33 million expansion and renovation added 80,000 square feet.

Chatuge Regional Hospital is located in Hiawassee, Georgia. The hospital has been serving the community for 54 years. Initially named Lee M. Happ Jr. Memorial Hospital, it opened as a 13-bed hospital and was the smallest hospital in Georgia. In 1960, the name changed to Towns County Hospital and became Chatuge Regional Hospital in 1994. Today, Chatuge Regional Hospital is a full service, not for profit, medical facility.



Raising Expectations

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NOVANET OFFERS PRIMARY ACCESS TO FOUR NATIONAL DENTAL NETWORKS

NovaNet offers access to four national dental networks. The **Aetna Dental® Administrator** network, the **Dental Health Alliance** network (through Assurant Health) and the **DenteMax** network and the **PPO USA/Connection Dental** network offer excellent national coverage and significant discounts.

There are over 128,000* available dental practice locations nationwide in the **Aetna Dental® Administrator** network, with national average savings of 15% to 50%**.

The **Dental Health Alliance** network offers access to over 130,000 dental provider locations across the country, with a 48% savings average.

The **DenteMax** network has more than 141,000 dentist access points nationally, with average savings of 35%.

There are over 108,600 dental provider locations in the **Connection Dental** network, with average national savings of 25% to 30%.

NovaNet can perform a GEO access analysis, a disruption report and/or a savings analysis for each dental network and offers a variety of repricing options for each network.

Each network has its own particular strengths in coverage in certain areas of the country. This variety of dental network options demonstrates once again that NovaNet is continuously striving to provide its clients with strong options and flexibility.

*According to the Aetna Enterprise Provider Database as of 12/31/12.

**Savings will vary by geographic area.



Aetna Dental® Administrators



Raising Expectations



LASAGNA SOUP

1 lb. sweet Italian turkey sausage (remove casing)	15 oz. can tomato sauce
1 cup diced onion	1 quart chicken broth (4 cups)
1 cup diced carrots	14.5 oz. can diced tomatoes
3 cloves of garlic	1/2 tsp. oregano
2 cups spinach	1/2 tsp. basil
1 cup pasta (bow ties, shells, etc.)	1/2 tsp. Italian seasoning
1 tsp. salt	Parmesan cheese
	Mozzarella cheese

Chop carrots, onions and garlic. Remove the casing from the sausage. Cook sausage over medium-high heat until it is brown. Add the chopped carrots, onions and garlic to the sausage on the stove top. Cook together for 6 minutes.

Pour in the chicken broth, tomato sauce and diced tomatoes, then add the spices (oregano, basil and Italian seasoning). Stir everything well and bring to a boil.

Once the soup comes to a boil, reduce the heat and add the pasta. Let it simmer for about 10 minutes. Once the pasta is tender, add the spinach. Continue to cook soup until the spinach is wilted. Add 1 tsp. of salt.

Serve soup with Parmesan cheese and Mozzarella cheese on top.

“IF YOU HAVE HEALTH, YOU PROBABLY WILL BE HAPPY, AND IF YOU HAVE HEALTH AND HAPPINESS, YOU HAVE ALL THE WEALTH YOU NEED, EVEN IF IT IS NOT ALL YOU WANT.”

ELBERT HUBBARD



Raising Expectations

About NovaNet

NovaNet was founded in 1994 to participate in the rapid evolution of healthcare moving from traditional fee-for-service to a managed care environment.

It began by providing statewide coverage in Georgia, Alabama and parts of Florida, and its acquisition of Tennessee Health Care in 2009 helped to complete its expansion into Tennessee. NovaNet also developed an affiliation network delivery system that now extends to all 50 states. Each of its Affiliates is the very best in their particular state in terms of coverage and providers of choice. The NovaNet national delivery system provides clients with the ability to work with a single source for group health, workers' compensation, health travel/wrap, dental and dental wrap plan coverage.

NovaNet is a national preferred provider organization (PPO) that delivers network coverage with a distinct perspective. They are not owned by physicians, hospitals, or insurance carriers, ensuring an independent body with no biases or competitive issues. NovaNet's entrepreneurial flexibility allows them to collaborate with clients and develop solutions that solve today's issues, as well as anticipate tomorrow's challenges. NovaNet and their affiliate partners are a single source for local, regional, and national PPO access, continually seeking innovative possibilities and solutions.

NovaNet's mission is to provide an innovative healthcare delivery system to benefit and better fit the needs of today's employers and providers.

www.novanetppo.com

NovaNet, Inc.

3500 Parkway Lane
Suite 440

Norcross, GA 30092

Phone: 800-513-7177

Fax: 770-729-1992

Contact Person: Lisa Raymaker

E-mail: lraymaker@novanetppo.com

Phone: 800-513-7177, ext. 221

NovaNet Management

Richard F. Morgan, President and CEO

Lisa Raymaker, Executive Vice President

John Folks, Vice President of Client Development

Jordan Morgan, Vice President, Business Development

Cathy Blanz, Director of Network Services

Melody Alexander, Information Services Director



Raising Expectations


Network Coverage with a Different Perspective