

FOR MEMBERS OF INTER VALLEY HEALTH PLAN

InterView

VOLUME 12, No.2
WINTER 2006

IN THIS ISSUE:

MEMBER PROFILE:
CHAR & WALT GROTH –
MADE FOR EACH OTHER

INTRODUCING
OUR ENHANCED
2007 BENEFITS

KICKING THE
HOLIDAY BLUES

START THE NEW
YEAR RIGHT

HOW TO SAVE
MONEY ON
PRESCRIPTION
DRUGS

NEW PHYSICIANS
AT INTER VALLEY
HEALTH PLAN



MEANT FOR EACH OTHER

She does stand-up comedy and aspires to realize a long-time dream of being on the Ellen DeGeneres Show. He's the manager of a senior softball team that's 7-0 for the season. Neither is much on traveling; rather, they prefer the comforts of home, savoring time by the Koi pond and waterfall he built in their backyard. Together Char and Walt Groth make unique ceramic pieces—and savor the simple joys of life, as they have since they met, nearly 60 years ago.

"We're joined at the hip and feel truly blessed to have one another," says Char Groth of her 57-year marriage to husband Walt Groth. "We shop, do laundry together and if I don't feel like cooking, Walt does. He's a wonderful man and we have a wonderful marriage. The secret? Never go to sleep without saying good night and I love you."

On the Street Where You Live...

The Groths met in Weehawken, New Jersey when she was 16 and he was 17. "I had just moved in on the same street where he lived and I noticed him right away," she relates. "I went home and told my mother I'd seen the guy I was going to marry. She laughed and said, 'You're always going to marry someone!' I was actually going steady with someone at the time, but I knew he was the one."



Walt Groth recalls the moment as well. "I thought, what a doll. She was a fox—and still is."

He also quite willingly claims responsibility for their elopement, just one year after they met. "I dared her," he laughs. "So she said if I got the license, she'd marry me. I went ahead with getting a marriage license and had it sent to her house. Luckily it came on a Saturday!"

"On December 2, 1949, we decided to elope to Elkton, Maryland. We didn't have a car, so we had to be driven by two of Walt's scroungy friends," laughs Char. "When we got there, Walt lied through his teeth, saying that I was 18 and he was 21."

Both nervous wrecks when they returned, they finally broke down

and told Char's mother, a tough Sicilian lady who insisted there would be "no monkey business" until after a traditional Italian church wedding. So, Char Groth became "the only married woman in New Jersey with a curfew!"

Six weeks later, before a crowd of more than 500 people, the Groth's marriage became official and off they went to New York City—right across the Hudson River—for their honeymoon. However, they returned just two days later because Char was homesick.

During the early years of their marriage, Walt was serving in the Marine Corps. After returning home, he began an apprenticeship as a welder and, when business slowed down, he joined the police department in New Jersey. At the same time, the couple was raising five children (four boys and a girl).

"I'd actually been bugging Char to move to Arizona," he says, "because I was thinking about getting a job at Hughes Aircraft. But her mother and brother were already out in California, so that's where we went."

The year was 1963. "We sold everything we couldn't pack in a five-door sedan," says Char, "then loaded up all five kids plus two guinea pigs and headed for Orange County. Years later, after the kids were raised, we settled here in Chino Hills."





Retired—Without Deadlines

Now, both retired—Walt after 42 years as a welder and Char from her 28 years as a paralegal—the two are busier than ever, but blissfully without deadlines.

Ceramics started as a hobby for the Groths, but has since evolved into a successful business with products throughout the United States, all over Europe and in China, as well. Working on the back patio in summers and in the garage in wintertime, the Groths craft everything from holiday items—such as unique Christmas trees, personalized ornaments and nativity sets—to little girls' tea sets, violet pots and microwave bacon cookers. And, not surprisingly, each of the Groth's 22 grandchildren and 12 great-grandchildren receive personalized holiday ornaments every year.

"All of our business comes from craft shows and word of mouth," says Char, noting they have never advertised and don't intend to. "It's successful, but still just for fun. Once I retired, I didn't ever want schedules or deadlines again."

Making Ellen's List

Char also enjoys the additional time retirement affords to hone her standup comedy skills. "I've been doing standup for a while now," she says. "I love making people laugh and my routines are very clean, usually centered around everyday family life—which always makes for a lot of laughs—or, focused on the guest of honor if it's a birthday party or special occasion.

"My long-time dream is to be on the Ellen DeGeneres Show and have my moment of fame," Char says. "This is the year Ellen's empowering people to fulfill their goals with her 'Life List.' Meeting Ellen and being on her show is mine. I like and admire her as a person, for her wonderful humor, and for how she helps people and does good. My routine, of course, would be about Ellen. And I would love to dance with her!"

Char's fun-loving spirit also fits in perfectly with the Red Hat Society, where she has been her group's "Queen Mum" for two years. "We wear ridiculous clothes," she says, "and get together to play bunco or

NO RULES, JUST RED HATS AND FUN

"The Red Hat Society began as a result of a few women deciding to greet middle age with verve, humor and Èlan," according to Sue Ellen Cooper. Cooper, the "Exalted Queen Mother" of the Red Hat Society provided the impetus for the now widespread group when she impulsively bought a bright red fedora at a thrift shop. From there, she generated a growing circle of friends who received the gift of a red hat, along with a poem called "Warning," by Jenny Joseph, which depicts an older woman in a red hat and purple clothing.

One day it occurred to the women that they should perhaps go to tea in their hats, and purple dresses to fulfill the spirit of the poem—thus the Red Hat Society was born. The idea was passed along and more chapters emerged, each joining age 50+ women who share a common bond of life experiences, silliness, companionship and enthusiasm for life. There are no rules, except to have fun—and, along the way, reshape the way women of their age are viewed.

Becoming a Red Hat Society member is easy. Simply go to their website (www.redhatsociety.com) and find a chapter near you that's accepting members—or start your own. You can also call the Red Hat Society's main office in Fullerton at 714-738-0001, Monday through Friday, between 9 am and 5 pm for more information.

MEANT FOR EACH OTHER...CONTINUED



miniature golf—and even to the Follies in Palm Springs in our red hats and purple dresses. It's a kick."

Not without a serious side, Char is also looking forward to her latest endeavor, Prison Ministries, which will take her to the women's prison in Chino, providing friendship and guidance to an inmate.

Walt stays equally busy as manager of the Chino Hawks, a senior softball team, with team members who range in age from 69

to 84. "Char read about the senior league in the paper about eight years ago," he says. "I went once to see what it was like and have been part of it ever since. They're a great bunch of guys and, of course, we have safety rules...no slides. Plus every player always looks out for the others. Char doesn't come to our games very often, though. She's afraid of seeing me get hurt." (Char says it's the only time she gets "alone" time for her self).

And at the end of the day, Char and Walt are together again, enjoying the comforts of home, which they share with a two-pound Yorkshire terrier named Bobi Jo, a 20-pound calico cat named Tooti and a yellow canary named ElvisTwo, who, according to Char, "sings his heart out." As for the first Elvis... well, let's just say he "left the building."

INTRODUCING OUR ENHANCED 2007 BENEFITS

Inter Valley Health Plan is pleased to announce enhanced benefits for 2007 including an increase in your initial drug coverage to \$4,000—and still with no premium, and no deductible.

When all health plans introduced their coverage under the new Part D program for 2006, many people initially found it confusing and difficult to understand. Since Inter Valley had already offered a prescription benefit, we were now considered a Medicare Advantage Part D Plan (MA-PD). This mandated that our members receive both their health care and prescription drug benefit from us, meaning it is not possible to opt out of either one. However, Inter Valley was proud to provide a generous benefit with no premium or deductible, along with low prescription copays and initial coverage of \$2,250 before reaching the coverage gap for 2006.

In 2007, we have **increased your initial drug coverage still more** — to \$4000— without a premium or deductible. Plus we are now offering **unlimited generic drugs**, even in the coverage gap. While copays will be slightly higher to allow us the ability to offer you this additional coverage, we believe you'll be pleased with this new benefit and the added peace of mind it provides.

Inter Valley takes great pride in offering a highly competitive benefit and, during this open enrollment period, we hope you will share the great news about our increased coverage with your friends and family. They will thank you—and so will we!

If you—or someone you know—have any questions about our drug benefit or Inter Valley's coverage in general, please call our Member Services Department to speak with one of our representatives at **909-620-7955** or **888-711-4984** (TTY/TDD **800-505 -7150**) seven days a week from 7:30 am to 8 pm.

Benefit Highlights	2006	2007
Initial Coverage	\$2,250	\$4,000
Generic Drugs	\$3	\$5
Tier 2 drugs	\$18	\$24
Tier 3 drugs	\$28	\$37
90-day drug supply	3 months 2 copays	3 months 2 copays
PCP visit	\$5	\$5
Specialist	\$10	\$10
Diabetes supplies	10% copay	\$0 copay

KICKING THE HOLIDAY BLUES

The holidays set expectations for good cheer and joyful celebration with friends. Unfortunately, for some, the holidays are dreaded and, for many, can end with feelings of disappointment and dread. For those with a temporary case of the “holiday blues” resulting from exhaustion and the end of good times a prompt bounce back in mood can be expected with the New Year. But if down feelings persist then you may have a medical condition that needs the attention of your doctor.

Clinical depression can present itself in many ways, but one element is persistent: feelings of sadness or anxiety. This may present as a loss of interest in activities that were previously enjoyable. Associated symptoms are often too little or too much of something. A few examples of depression symptoms are:

- insomnia and excessive sleep
- Either weight gain with increased appetite or decreased appetite and weight loss
- Restless irritability or fatigue

Symptoms of depression are sometimes incorrectly attributed to “just growing older”. Difficulty with concentration and memory might

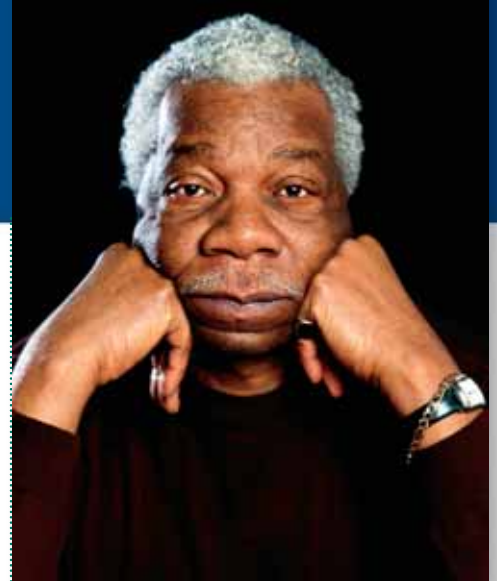
be attributable to aging, but sometimes it can be dementia. And the fear of progressive memory loss can give rise to depression and anxiety. Feelings of guilt, hopelessness, and worthlessness are evidence that depression is present. A physician should definitely evaluate senior patients who have thoughts of suicide and death, since older adults have one of the highest rates of suicide.

Some suggestions from the National Mental Health Association can help cope with simple case of the holiday blues. Keep expectations manageable. Each season is different. There is no need to meet or exceed memories of golden days of yore. Set realistic goals and pace yourself. Don’t put the entire focus on one day. Remember it’s a season.

The holidays don’t banish the reasons for feeling sad. Lonely times and unfortunate events can still occur. Save time for yourself and remember that excessive drinking only increases feelings of depression.

Take Positive Steps

Celebrate the holidays in a new way. Try something new. Enjoy free activities like touring holiday decor-



ations. Do something for someone else. Spend time with supportive and caring people.

If your depression is more than a temporary mild case of the blues, don’t be reluctant to see your physician. The medications available are vastly improved over those used prior to the 90’s. Most people can be successfully treated more quickly and with fewer side effects. Friends and family can be important support for those with depression. However, they are not a substitute for therapy by a qualified health professional.

Some people who suffer depression in the winter are suffering from insufficient sunlight rather than excessive holiday cheer. Seasonal Affective Disorder (SAD) occurs more commonly in northern climates but can happen even in sunny California. Phototherapy with intense light sources is usually sufficient to relieve symptoms.

Only with identification and proper diagnosis of depression can effective treatment be implemented. Please don’t allow your or your loved one’s depression to remain untreated.



Celebrate the holidays in a new way. Try something new. Enjoy free activities like touring holiday decorations.

START THE NEW YEAR RIGHT

The holiday season is filled with excess eating and drinking, over-packed schedules, and numerous deviations from routine activities. There is little time for exercise and many departures from good nutrition. After the holidays, many of us have gained weight and gotten out of shape. Let's look at some New Year's resolutions that might help get us back where we would like to be.

Reducing Calorie Intake

Calorie control is paramount in weight reduction. The surgeon general says you must walk briskly for 10 minutes to burn the calories

of one small chocolate chip cookie! To burn off a fast-food-double cheeseburger, extra large fries, and a 24-ounce soda, requires running 2.5 hours at 10 minute per mile.

It's important to keep track of your weight, so weigh regularly. Adjust your portions to achieve a weight loss of one to two pounds per week. However, calorie reduction should not be achieved by cutting out essential vitamins, minerals, and other nutrients.

Increase Physical Activity

No special skills are needed to be physically active. Pick an activity you enjoy and can do



nearly every day. Start slowly and gradually increase your activity. You may want to begin with just a few minutes a few times a week. Try to work up to 30 minutes five times a week. Activities can be split into smaller sessions done several times a day. Walking is one of the most popular types of exercise. There are free walking groups at most indoor malls. Call your local mall.

The most important tip when it comes to reversing the unhealthy effects of a holiday season is don't wait. Start today!



FREE BUSINESS CARDS — WITHOUT THE BUSINESS

Now you can have business cards—without the hassle of owning a business. Inter Valley Health Plan is offering our members 100 free business/contact cards to hand out to your friends and family. It's a fun way to stay connected. Your name and phone number will appear on the front of the card and Inter Valley's contact information will be on the back.



We have six designs for you to choose from and they are free to our members. If you haven't already ordered/received your cards, just call 909/623-6333, x625 to request your cards. The business cards will arrive to you in a few weeks.



NEW FITNESS DISCOUNT PROGRAM

Inter Valley Health Plan has recently partnered with a fitness provider—GlobalFit. We want all members to enjoy the benefits of good health whether they're at home or play. So we've arranged for you to take advantage of GlobalFit, a new fitness program that offers Inter Valley Health Plan members a gym discount with reputable gyms in your area. Through our partnership with GlobalFit, members of Inter Valley Health Plan receive:

- Access to over 2000 fitness clubs nationwide.
- Savings up to 60% on the monthly gym dues.

- Month-to-month membership options with no long-term contracts.
- Flexibility to transfer to any club in the GlobalFit network.

This is a discount program through your membership with Inter Valley Health Plan. However, you will deal directly with GlobalFit in selecting the gym that is best for you and that is within your budget.

To learn more about this program and the gyms in your area, you can contact GlobalFit directly at **800-294-1500** and let them know you are an Inter Valley Health Plan member or visit their website at **www.globalfit.com**.



INTER VALLEY HEALTH PLAN IS PLEASED TO INTRODUCE RON BOLDING

The health plan hired Ron Bolding as our new CEO in mid September. Bolding comes to Inter Valley Health Plan from another not-for-profit health plan and brings 27 years of management and executive experience in the HMO and health care fields as well as Naval Command experience. In his 21-year career with healthcare, Bolding held various executive positions including Chief Operating Officer. Dating prior to his work in the managed care field, Bolding also has extensive operations and management experience with Johnson & Johnson and American Hospital Supply.

Bolding retired from the Navy Reserves in 1998 with the rank of Captain. His service record includes deployment during the Vietnam War and Battalion Command during Operation Desert Storm. He is active in community service organizations, having served as Treasurer for his local Rotary organization and as a Board member with the YMCA and has recently accepted a position on the Community Senior Services Board of Directors. Ron and his wife of 35 years, Liza, have two sons, Ronald Jr. and Stephan.



ADOPT-A-GRANDCHILD DAY 2006

Inter Valley Health Plan's eighth annual Adopt-A-Grandchild Day was held this year at Claremont's Larkin Park. Forty second graders from Harrison Elementary School in Pomona walked to the park to begin a day of fun filled

activities, beginning with them being partnered with their grandparent for the day. The grandparents, comprised of local seniors enjoyed lunch with the children and helping them with the activities.



This year's musical theme inspired activities which included making a tambourine and a kazoo, singing along with Stan the Music Man and learning about rhythms from a conga player.



After lunch, each child returned to Harrison Elementary with a bag of goodies, a t-shirt, and a picture taken with their grandparent as a keepsake of the day.

SUSAN TENORIO PROMOTED TO VP OF HEALTH SERVICES



Inter Valley Health Plan is pleased to announce the promotion of Susan Tenorio to Vice President of Health Services. In her new position, Tenorio—who previously served as Inter Valley's Director of Health Services—will continue to be in charge of the Pharmacy, Grievance and Appeals, and Member Services departments.

Tenorio joined Inter Valley eight-and-a-half years ago as supervisor for utilization management. Previously, having moved to the U.S. after earning her nursing degree in the Philippines, Tenorio worked for nearly 20 years as nurse, specializing in OB and neonatal care.

"I consider myself a member advocate and feel that in this position, I can have a bigger impact on looking out for what's best for our members," says Tenorio, noting she's proud to be part of a team that continually evaluates the Plan's benefits so that member benefits meet the highest quality standards, offering the best possible outcomes. "Here at Inter Valley, it's not about how we can make more money, but how we can better serve our members. And we're always looking for ways to improve quality of care and service, whether it's making an exception to the formulary or ensuring that real people are available to members, rather than an automated system. What it costs is always at the bottom of the list here. We really are 'For Health, Not for Profit.'" Tenorio, says she's also "blessed with a huge and close family that gets together every weekend," resides in Chino with her husband of 23 years and their three children, ages 16, 18 and 22.

HOW TO SAVE MONEY ON YOUR PRESCRIPTION DRUGS

You already know that the cost of prescription drugs can amount to a major expense, especially when you're on a fixed income. Inter Valley Health Plan wants to ensure that all members understand how Medicare calculates your initial coverage limit and true out-of-pocket expenditure. Understanding how prescription drugs are billed to your Medicare account can help you maximize your pharmacy benefit dollars—and, ultimately, save money.

Understanding 'Initial Coverage Limit,' 'TrOOP' and the 'Donut Hole'

■ The Initial Coverage Limit

The total cost that your pharmacy charges for a specific prescription drug (either brand or generic) is counted toward your "initial coverage limit," which was \$2250 in 2006 and now has increased to \$4000 in 2007.

■ The TrOOP amount includes:

1. All copayments and coinsurance you pay for drugs covered on the formulary. **2.** Your out-of-pocket payments made for formulary drugs after the initial coverage limit is reached. **3.** Payments you make for drugs covered by Inter Valley through the exception process.

■ **Donut Hole:** After the \$4000 initial coverage limit is reached, prescription drug coverage stops until you spend \$3,850 in out-of-pocket expenses, at which time the pharm-

acy benefit resumes as "catastrophic coverage." (This coverage gap or "donut hole," is the period after drug spending exceeds the \$4000 and before your out-of-pocket expenses reach the \$3,850 TrOOP limit.)

Say, for example, your prescription drug costs \$100 and the copay is \$24—your initial coverage limit is then charged \$100 and \$24 is credited to your TrOOP.

The Generic Advantage

Generic drugs offer significant savings and can greatly lengthen the amount of time it takes to reach your initial coverage limit of \$4000 (while using brand name drugs will



get your account to the initial coverage limit much quicker).

In 2007, as noted above, your pharmacy benefit will cover generic drugs during the coverage gap "donut hole." That means obtaining generic drugs under the \$5 copay, rather than paying the full price of brand name drugs, can be of great benefit to you financially.

Available Generic Forms of Popular Brand Drugs

BRAND NAME	GENERIC NAME	OTHER DRUGS WITHIN SAME THERAPEUTIC CATEGORY
Allegra	Fexofenadine	Claritin, Clarinex, Zyrtec
Amaryl	Glimepiride	Glucotrol, Glynase, Diabeta
Arava	Leflunomide	—
Depakote	Divalproex	—
Flonase	Fluticasone	Beconase, Nasacort, Nasonex, Rhinocort
Mobic	Meloxicam	—
Pravachol	Pravastatin	Lipitor, Crestor, Lescol
Proscar	Finasteride	Avodart
Zocor	Simvastatin	Lipitor, Crestor, Lescol
Zoloft	Sertraline	—

Not intended to be a complete list

Please remember that while many popular brand drugs are available in generic form, only your physician can determine whether these alternatives are appropriate for you. Consult your physician or pharmacist regarding your specific prescriptions and the availability of generic alternatives.



ALLIANCE PHYSICIANS

Dana C. Petrus, MDFAMILY PRACTICE

CITRUS VALLEY PHYSICIANS GROUP

Mohammad Uddin, MDNEUROLOGY

DESERT VALLEY MEDICAL GROUP

Allan M. Effron, MDGASTROENTEROLOGY

EASTLAND MEDICAL GROUP

Juan Alas-Pocasangre, MDFAMILY PRACTICE

Mohammad Uddin, MDNEUROLOGY

HEMET COMMUNITY MEDICAL GROUP

Jose Dimen, MDCARDIOLOGY

Jae Kim, MDOB/GYN

Gopal Madabushi, MDPAIN MANAGEMENT

HEMET COMMUNITY MEDICAL GROUP –

PRIME PARTNERS

Carl Greek, MDOTOLARYNGOLOGY

Vadim Gurvits, DOFAMILY PRACTICE

Evan Minkoff, DOPHYSICAL MEDICINE & REHAB

Laura A. Williams, MDFAMILY PRACTICE

HEMET COMMUNITY MEDICAL GROUP – SUN CITY

Jose Dimen, MDCARDIOLOGY

Gopal Madabushi, MDPAIN MEDICINE

HEMET COMMUNITY MEDICAL GROUP – TEMECULA

Kenneth Alpern, MDDERMATOLOGY

Evan Minkoff, DOPHYSICAL MEDICINE & REHAB

HIGH DESERT PRIMARY CARE

PHYSICIANS MEDICAL GROUP

Nelson Rosales-Abrego, DOFAMILY PRACTICE

INLAND HEALTHCARE GROUP

John Steinmann, DOORTHOPAEDIC SURGERY

John R. West, Sr., MDDERMATOLOGY



POMONA VALLEY MEDICAL GROUP DBA.

PROMED HEALTH NETWORK

Albert K. Chong, MDORTHOPAEDIC SURGERY

April M. Ford, MDFAMILY PRACTICE

Gregory R. Lercel, MDORTHOPAEDIC SURGERY

Jennifer C. Sun, MDFAMILY PRACTICE

RIVERSIDE MEDICAL CLINIC

Darcy N. Bryan, MDOB/GYN

Shirley Ana Stilson, MDINTERNAL MEDICINE

SAN BERNARDINO MEDICAL GROUP

Jack H. Akmakjian, MDORTHOPAEDIC SURGERY

John B. Gonzalez, MDORTHOPAEDIC SURGERY

Neil J. Halbridge, MDORTHOPAEDIC SURGERY

Robert I. Jaspán, MDORTHOPAEDIC SURGERY

Donald D. Kim, MDORTHOPAEDIC SURGERY

Bryant C. Leung, MDPHYSICAL MEDICINE & REHABILITATION

Michael T. Mai, MDORTHOPAEDIC SURGERY

Gary E. Marais, MDCARDIOVASCULAR DISEASES

Peter R. Przekop, DOPAIN MANAGEMENT

Cynthia E. Ruiz, MDCARDIOVASCULAR DISEASE

Leon E. Schwartz, MDDERMATOLOGY

Theodore L. Shankel, MDPULMONARY DISEASE

Peter J. Sofia, MDORTHOPAEDIC SURGERY

Stephen P. Suzuki, MDORTHOPAEDIC SURGERY

Laura A. Teasley, MDOPHTHALMOLOGY

Gurvinder S. Uppal, MDORTHOPAEDIC SURGERY

ST. MARY CHOICE MEDICAL GROUP

Randolph J. Jacobs, MDDERMATOLOGY

Nanda Biswas, MDMEDICAL ONCOLOGY

Nanda Biswas, MDHEMATOLOGY

Ikechukwu Ohiaeri, MDPSYCHIATRY

Juanco Remulla, MDOPHTHALMOLOGY

Laura Teasley, MDOPHTHALMOLOGY

Julia W. Valdez, MDOPHTHALMOLOGY

UNITED FAMILYCARE

Tauno W. Hill, MDNEUROLOGICAL SURGERY

Kevin O'Reilly, DPMPODIATRY

Ifeanyi K. Ugochuku, MDGENERAL SURGERY

WEST COVINA MEDICAL CLINIC

Mohammad Uddin, MDNEUROLOGY



PALM SPRINGS ON US!

Win a Weekend Get Away for two at The Palm Springs Courtyard by Marriott. This package for a two day/one night stay* gives you an opportunity to relax and enjoy hotel amenities such as the pool, whirlpool, restaurant, bar/lounge, and mini-gym. The hotel is located minutes from downtown, casinos, and restaurants/night clubs.

If you are a member of the Service To Seniors program and answer the questions below correctly, you're eligible to enter. If there is more than one member per household a photocopied entry is acceptable. Entries must be postmarked by January 25, 2007. **Guest is responsible for room tax, phone and incidental purchases at check-out.*

1. Inter Valley Health Plan wants to ensure that all members understand how Medicare calculates your initial coverage limit and true _____ - ____ - _____ expenditure. Understanding how prescription drugs are billed to your Medicare account can help you maximize your pharmacy benefit dollars—and, ultimately, save money.

2. After the _____ limit is reached (\$4000), prescription drug coverage stops until you spend \$3,850 in out-of-pocket expenses, at which time the _____ resumes as “_____.”

3. “Generic drugs” offer significant savings and can greatly _____ of time it takes to reach your initial coverage limit ____ .

Name

Address

City, State

____ (____) _____
Zip Daytime Phone

Send Entry to: **Palm Springs on Us!**
Inter Valley Health Plan
Attention: Member Services
P.O. Box 6002
Pomona, CA 91769-6002

The “Grandparents Day on Us!” contest winner was **Ursula Pfister** of San Jacinto.

**FIFTH ANNUAL SENIOR
TALENT SHOWCASE
SATURDAY, MARCH 10, 2007**



Do you have a special talent or skill that you can share with a friendly audience of your peers? We would love to hear from you. It will be a day of fun and entertainment at our Fifth Annual, non-competitive talent showcase. If you would like to participate please call Susan Terrazas at 909-623-6333 ext. 626.

**INTER VALLEY HEALTH
PLAN'S COMPANY
OBSERVED HOLIDAYS**

**Our offices will be closed
on the following days:**

Friday, December 22, 2006

Monday, December 25, 2006

Friday, December 29, 2006

Monday, January 1, 2007

Monday, February 19, 2007

***Our hours of operation
are 7:30 am to 8 pm
seven days a week.***

To become a member of our Service To Seniors Program and receive all our benefits, as well as this magazine call 800-500-7018 or for hearing impaired, TTY/TDD 800-505-7150.

Have you Moved? Please contact Member Services if you have recently moved. It is important that we have your correct address on file. Thank you for your cooperation!



300 South Park Avenue
PO Box 6002
Pomona, CA 91769-6002



Cyndie M. O'Brien, Editor
Marion Schmid, Asst. Editor
For article information,
or additional copies, call the Editor
at (909) 623-6333.

PRESORTED
STANDARD
U.S. POSTAGE
PAID
A&M DIRECT MAIL
SERVICE 91773

Change Service Requested