

JOINT EFFORT NEWS

Volume 2, Issue 1

January, 2005

Ideas to make "2005" your Best Year Ever!

- * List every incomplete project you have. Clean out your head and put them all on paper until nothing is left.
- * Make a list of new topics or skills you wish to master during 2005.
- * Write down everything that causes you stress. Work out a plan to handle each one.
- * Find fresh jokes. Buy some humorous books.
- * Plan your 2005 vacations. Ignore the excuses and lock in the dates today.
- * If you don't feel motivated or passionate about your work, sort this out. Identify what you hate and make some bold changes. **To succeed, you must love what you do!**
- * You can't direct the wind, but you can adjust your sails.

Happy New Year! Joint Effort wishes you a Fantastic 2005!

With every new year there are sure to be changes. If one of the changes you have is your health insurance, this can be confusing. It is always difficult to change insurance companies and to understand what is covered and not covered.

We are here to help you with your questions. We have an authorization specialist on our staff who communicates daily with insurance companies regarding patient benefits.

Most insurance companies cover rehabilitation services and we can help you find out what benefits you are eligible for. Please don't hesitate to give us a call. Our staff is here to assist you, in this ever changing insurance world.

At Joint Effort, we have experienced some changes with insurance also. We are expanding the number of insurance plans that we participate with.

We are excited to announce that as of January 15, 2005, we will be a contracted provider for all plans of Blue Cross Blue Shield insurance.

Joint Effort also accepts all Workers Comp. insurance plans, as well as all Auto insurance plans. In an up and coming newsletter, we will be providing more information to help you better understand the medical coverage option that is available with your Auto insurance.

The following listed below are just **some** of the insurance plans we are contracted with. **If you don't see your insurance company listed, or want to know more about your rehabilitation benefits, don't hesitate to give us a call.**

North Office:
2835 Dublin Blvd. (719) 533-1318

South Office:
2989 Broadmoor Valley Rd.
(719) 527-9331

Joint Effort's Most Commonly Seen Insurance Plans:

Aetna PPO
Blue Cross/Blue Shield
Beech Street PPO
Cigna PPO
First Health
Fortis (Assurant Health)
Guardian
GEHA
Great West/One Health
Humana

Mailhandlers
Medicare
MMA (Mountain Medical Affiliates)
PacifiCare PPO
PHCS (Private Health Care Systems)
Tricare (All plans)
Self Pay (Discounts available)
Auto (All plans)
Workers Comp. (All plans)