

Benefit Briefs



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Several blockbuster drugs go generic in 2012

As a rule, generic drugs are about 30% to 80% less expensive than brand name drugs. When a drug goes off patent, other companies can apply for approval to sell the drug as a generic. Generics are chemically the same as the brand name drug. Because there is competition among generic manufacturers, the cost is typically much lower.

Usually, a few highly utilized drugs go off patent each year and become available as generics. This year, five of the nation's 10 top-selling drugs are expected to be available as a generic. They include Actos, a blockbuster diabetes drug; and Plavix, which reduces the risk of deadly blood clots after surgery.

What this means to you is that if your brand name drug goes off patent, your copay will go from \$35 a month for a brand-name drug to \$10 a month for a generic drug. This means if you are getting a monthly brand-name drug at a retail pharmacy, you could save \$300 annually by using the generic. In addition, if you are getting monthly refills, you could switch to mail order and get a three-month supply for two copays and save additional money.

For more information about these and other ways to reduce your drug costs, go to www.medco.com.

New Generic Drugs Expected in 2012

Drug Name	Indication	Projected Release
Actos	Type 2 Diabetes	3rd Quarter 2012
Avandia	Type 2 Diabetes	1st Quarter 2012
Avapro	Hypertension	1st Quarter 2012
Diovan	Hypertension	3rd Quarter 2012
Lexapro	Depression	1st Quarter 2012
Plavix	Platelet Inhibitor	2nd Quarter 2012
Provigil	Narcolepsy	2nd Quarter 2012
Seroquel	Schizophrenia	1st Quarter 2012
Singulair	Asthma/ Allergic Rhinitis	3rd Quarter 2012

Blue Cross Blue Shield Fitness Program

Beginning January 1, members can take advantage of lower Fitness Program fees. Costs include a one-time enrollment of \$25 and a recurring fee of \$25 (excludes tax). More information is available at Blue Access for members -- you can enroll on line and get started today.

1. Go to www.bcbstx.com and login, or register if you have not already
2. Click on Fitness Program (Under Quick Links)
3. Scroll down and enter your home zip code
4. Select from the list of participating facilities

While a number of Curves franchises will close as of February 28th, the Curves location in Bryan/College Station will remain a fitness option for local BCBS members. Additionally, many Gold's Gym locations have ended their association with the Fitness Program, including those in Bryan/College Station.

In general, the Fitness Program features:

- No long-term contracts
- Easy on-line enrollment
- Automatic monthly bank draft
- Track visits and earn Blue Pointssm, earn 2,500 for joining and up to 400 weekly for regular visits

For More Information Visit www.BCBSTX.com

Scott and White Health Plan Contracts with the Med

The Scott & White Health Plan has announced it will contract with College Station Medical Center (the MED) beginning February 1, 2012. Scott & White Health Plan members will be able to use either the Med or St Joseph Hospital until April 30, 2012, at which time St. Joseph Hospital will no longer be a network facility for Scott & White Health Plan members.

A Q&A is available at <http://www.tamus.edu/offices/benefits/swhp-hmo-network-changes/>, with additional information, or contact Scott & White at 979-691-3ASK.

Beneficiary Designations

Although you can update your beneficiaries any time during the year, the beginning of a new year is great time to review and confirm your beneficiary designations in iBenefits. Entering your beneficiaries into the database will make it easier to update them as needed, online. Go to the Single Sign On at <https://sso.tamus.edu/> and click on iBenefits. Once in iBenefits, click on "View/Edit Your Beneficiaries". To see your current beneficiaries you can either click on designation documents, or, if you have already entered your beneficiaries in the online beneficiary database, you can click on the tabs for the individual benefits.

If you have not yet entered your beneficiaries in the online database, your information is maintained in the imaging system. You can view it by logging into HRConnect, clicking the Benefits Data tab and scrolling down to "Your Insurance Documents". Remember to also check your beneficiaries on your TRS and ORP retirement policies.

EyeMed Vision Plan Members

Just as exposure to the sun can be damaging to your skin, UV exposure can have significant impact on your vision. Quality sunglasses block at least 99% of both UVA and UVB rays, giving you the protection you need from the sun.

EyeMed wants to help you protect your vision in 2012 by offering all vision plan members \$50 off a pair of nonprescription Ray-Ban sunglasses purchased from a participating provider or online.

Follow these steps:

1. Call 1-877-393-6339 to register eligible family members (those covered on your EyeMed Vision Plan)
2. EyeMed will mail you a letter with a unique redemption code and a list of nearby participating providers.
3. Redeem your savings by bringing your letter to a participating provider or shop on-line.

This offer is valid throughout 2012. Request your redemption letter before December 1, 2012.

Enrolling in Medicare Part B

Unless you or your spouse are still working and have insurance through your employer, if you don't sign up for Part B during your Initial Enrollment Period when you turn 65, or, if you are a disability retiree, (24 months after you have been approved for Social Security disability benefits) you may only be able to sign up for Medicare during the General Enrollment Period.

The General Enrollment Period runs from January 1 - March 31 each year. Your Part B coverage then begins on July 1 of the year you sign up. You may also have to pay a penalty for your Part B premium if you don't sign up during your Initial Enrollment Period.

Your Initial Enrollment Period for Part B begins 3 months before the month you turn age 65 and lasts until 3 months after the month you turn age 65 (a total of 7 months). If you want Part B coverage to begin the month you turn age 65, you must sign up for it during the first 3 months of your Initial Enrollment Period. If you wait until you are age 65, or sign up during the last 3 months of your Initial Enrollment Period, your start date will be delayed. If you were working when you turned 65, when you retire, contact Social Security to let them know you have retired and are ready to enroll in Medicare Part B and you should not incur a penalty.

Value Added Services provided through Minnesota Life, the System's Life and AD&D Insurance Carrier

Legacy Planning

The Legacy Planning website, <https://www.securian.com/legacy/>, provided by Minnesota Life, supplies you with tools and resources regarding end-of-life issues for yourself and your loved ones. A comprehensive legacy plan includes:

- Last wishes for a funeral or a memorial service and how you want personal property (jewelry, collectibles, furnishings, etc.) disbursed
- Locations of documents and a list of key contacts
- Legal instruments such as healthcare directives, wills and trusts
- Financial instruments used to fund the estate plan and pay for final expenses

The website also provides information for planning the immediate funeral of a loved one or pre-planning for your own passing.

Travel Assistance Services

Global Rescue, also provided by Minnesota Life, is a 24/7 resource for planning a trip, emergency assistance and transport services when traveling 100 or more miles away from home.

Pre-Trip Resources

Passport/Visa Information

- Immunization Requirements
- Currency Conversion
- Time Zones
- Weather Conditions
- Travel Alerts

Emergency Assistance

- Calls answered by medical and security experts
- Physician and Dentist referrals
- Claims and case monitoring
- Assistance in recovering lost or stolen medication, eyewear, and wallets

Emergency Transport Services

- Medical Evacuation or transport to nearest hospital
- Security Evacuation to nearest safe place
- Transport of family member to your bedside
- Return of rental vehicle
- Emergency travel arrangements