

# Benefit Briefs



Brought to you by System Benefits Administration

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## H1N1 Virus

H1N1 has demonstrated the ability to infect humans and can easily spread from person-to-person. Widespread human infections have already occurred. Know the difference between cold and H1N1 Flu Symptoms.



Symptom	Cold	H1N1
Fever	Not common.	A temperature of 100 <sup>o</sup> or higher for 3 to 4 days is typical.
Coughing	A hacking, productive (mucus producing) cough is often present.	A non-productive (non-mucus producing) cough is usually present.
Aches	Slight body aches and pains are common.	Severe aches and pains are common.
Stuffy Noses	Commonly present and typically resolves itself within a week.	Not common.
Chills	Not common.	60% of people experience chills.
Tiredness	Mild.	Moderate to severe.
Sneezing	Very common.	Not common.
Headache	Not common.	80% of people experience headaches.
Sore Throat	Very common.	Not common.
Chest Discomfort	Mild to moderate.	Severe discomfort is common.

If you are enrolled in an A&M System healthplan, your seasonal flu and H1N1 vaccination is covered at 100% with an office visit after the office visit copay, or 100% at a network provider offering the shots without an office visit.

## Congress establishes National Save for Retirement Week

The House of Representatives and the U.S. Senate unanimously approved resolutions designating Oct. 18-24 as National Save for Retirement Week.



Research shows that more than half of all workers in the United States, 53%, have less than \$25,000 in total savings and investments, excluding their home and defined benefit plans.\* With longer life expectancies and rising costs, especially for health care, it is critical that Americans understand the importance of saving for their future - **now**.

\* Source: 2009 Retirement Confidence Survey, Employee Benefits Research Institute. Excludes home ownership assets and any defined benefit plans.

As an employee of the A&M System, you already participate in a mandatory defined benefit or defined contribution plan, which will provide you with a foundation for retirement. And, you will also be eligible for Social Security benefits when you reach retirement age. But, that won't be enough. You will need to add your own retirement savings in order to live comfortably during your retirement years.

So it is important to begin saving today for retirement – or increase your contributions if you aren’t meeting your goals. National Save for Retirement Week is dedicated to showing you how important it is to meet your objectives, by contributing regularly and investing wisely for the long term.

Take advantage of the retirement-planning resources provided at [www.retirementweek.org](http://www.retirementweek.org) and take a look at our new Retirement Programs Booklet at [www.tamus.edu/benefits/retirement](http://www.tamus.edu/benefits/retirement).

**Here are some additional sites that will help you get started:**

[www.ssa.gov](http://www.ssa.gov) – Social Security Administration – You will find calculators to determine what your benefit will be, information on how to apply for benefits and other information about the government retirement system.

[www.asec.org](http://www.asec.org) – American Savings Education Council – A useful calculator helps you estimate how much you need to save to meet your retirement goals as well as a number of savings tips and useful brochures.

[www.aarp.org/money/financial\\_planning](http://www.aarp.org/money/financial_planning) - American Association of Retired People – has financial planning guidelines for retirement.

**Transitioning to the Medco Drug Plan**

Medco, the pharmacy benefit manager for the A&M Care plans as of September 1, sent out Welcome Kits and medication-specific information in August. The Welcome kit contained an ID card as well as informational pieces including a partial list of medications changing from formulary (preferred) status under Caremark to nonformulary (nonpreferred) under Medco. If you are taking a nonpreferred drug, ask your doctor if a generic or preferred brand would be right for you. You will pay less for generics and preferred brands when you obtain them at participating retail pharmacies or through Medco by Mail.

Some of the drugs that changed from formulary to non-formulary include:

Avapro®	Caduet®	Namenda®	Abilify®
Avalide®	Focalin XR®	Paxil CR®	Lexapro® (as of Dec. 1)

The medications shown below are no longer covered by the prescription drug program unless approval is obtained through a coverage review.

Aciphex®	Kapidex®	Prevacid®
Protonix®	Pantoprazole	Zegerid®
Rozerem®	Prilosec® Suspension	Lunesta®
Actonel® and Actonel® with Calcium (as of Dec 1)		

If you or someone on your health plan is taking one of these medications, talk to your (their) doctor and ask whether an alternative medication would work. If not, you or your doctor can request a coverage review by calling Medco at 1-800-417-1764. If you receive coverage approval within 7 days of picking up a medication for which you paid full price, you will need to go to the pharmacy that filled the script so they can reprocess your claim and refund to you the difference. If coverage review was approved more than 7 days after you purchased the prescription, you will need to contact Medco Customer Service to initiate a refund.

**Coverage Review**

Most records with a coverage review in force with CVS/Caremark transferred to Medco. However those for narcotics, controlled substances or those with no refills left did not transfer and will have to be re-initiated by you or your doctor.

**Mail Order**

For long-term medications, use Medco by Mail, the mail order pharmacy. Mail order is easy to use and can save you money. To use mail order, mail your prescription, order form and payment to Medco by Mail, or ask your doctor to fax it to Medco. (Dr. will need to call for instructions)

To order refills, call the automated refill system or visit [www.medco.com](http://www.medco.com) and click on “Order Center”.

**Refills**

Generally, you can purchase, via retail or mail, a refill of your prescription when you have used 75% of the medication, based on the date of the last fill. For example, if you bought a 30-day supply of your medicine on 9-1, you should be able to refill the prescription on 9-23. If you are continually refilling your prescriptions a week early, you will eventually have to wait to refill



the prescription, since it is always measured from the last time you went to the pharmacy. If you are taking more than the dosage your doctor has prescribed, talk to your doctor about whether you need a different dosage.

With the Medco by Mail service you can sign up for automatic refills by enrolling in the Worry-free Fills program.

Worry-free Fills automatically processes a refill for your medication when your prescription is within 10 days of running out. Medco will send you an e-mail 20 days prior to the refill date to let you know that your refill is about to be processed. Only medications you enroll in the Worry-free Fills program will be processed. Medications such as controlled substances and specialty drugs are not eligible for the Worry-free Fills program.

To sign up, go to [www.Medco.com](http://www.Medco.com) and go to the "Review your order" page. For each eligible prescription that you want automatically refilled, click "Turn ON Worry-free Fills for this prescription".

### **Traveling**

If you or a family member will be traveling outside the country or will need more than a 90-day supply, Medco will need to know prior to ordering the medication. Claims exceeding the 90-day limit will reject unless there is a drug specific prior authorization on file alerting the pharmacist. Contact Medco at the number below to make a request for a travel abroad or vacation override.



### **Medco Contact Information**

**Member Services:** 1-866-544-6970

**Coverage Review:** 1-800-417-1764 or

send information to:

Medco Health Solutions -Attn. Admin Appeals

8111 Royal Ridge Pkwy

Irving, TX 75063

**Accredo (Specialty Pharmacy):** 1-800-922-8279

**Online:** [www.medco.com](http://www.medco.com)

### **No Social Security COLA for 2010**

This will be the first year since 1975 that a cost of living increase (COLA) will not be provided for those receiving SSI. This is due to the fact that there has been no increase in the CPI-W from the third quarter of the previous year to the third quarter of this year, the measurement used to monitor and provide an increase, if appropriate.

You will find the 2010 Social Security information at: <http://www.ssa.gov/pressoffice/factsheets/colafacts2010.htm>

### **October is Breast Cancer Awareness Month!**

This year, National Breast Cancer Awareness Month celebrates its 25th anniversary. Though many great strides have been made in breast cancer awareness and treatment there is still much to be accomplished.

Visit the websites below for more information and resources:

[www.nbcam.org](http://www.nbcam.org)

[www.cancer.org](http://www.cancer.org)

[www.komen.org](http://www.komen.org)

