

Benefit Briefs



Brought to you by System Benefits Administration

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Therapeutic Alternative Drugs

If you are taking a brand name drug, there may be a less-expensive alternative. As brand drugs lose their patents, generic drugs are introduced into the market. These drugs are chemically equivalent to the brand drug but are priced lower. Although many brand-name drugs do not yet have a generic equivalent they may have a generic therapeutic alternative.

Although therapeutic alternatives are not the exact chemical equivalents of the patented product, they are often as effective as the brand product. For example, products like Lipitor, Crestor and Vytorin, commonly referred to as statins, are used to treat high cholesterol. Since most statins work in a similar fashion, a generic therapeutic alternative like Simvastatin or Pravastatin may be a sensible and cost-effective substitute.

Each medical plan offered by the A&M System has a prescription drug benefit that offers different copays for generic, brand-name, formulary and non-formulary. If you are paying a non-formulary or brand-name copay for your prescription, talk to your physician about therapeutic alternatives. It could save you money.

Healthcare Costs

Healthcare costs are increasing nationwide and employers, including the A&M System, struggle annually to keep costs down for their employees. The Kaiser Family Foundation designs, analyzes and conducts an annual survey of employer-sponsored health plans. Based on the 2008 survey results, plans offered by the A&M System continue to be in line with other companies across the nation, particularly when comparing the employee premium.

	Kaiser Survey (average)*		The Texas A&M University System (2007-2008 Plan Year)		
	PPO Plan	HMO	A&M Care 350 Plan	A&M Care 1250 Plan	HMO Plan (Scott & White Plan)
Total Monthly Premium:					
Single Coverage	\$ 400.00	\$ 396.00	\$437.23	\$367.87	\$405.68
Family Coverage	\$1,078.00	\$1,093.00	\$964.01	\$811.42	\$823.90
Monthly Employee Premium					
Single Coverage	\$ 65.50	\$ 64.40	\$ 61.29	\$ 0.00	\$ 29.74
Family Coverage	\$ 251.00	\$ 256.00	\$324.68	\$172.09	\$184.57

*Based on survey results for 2008

Ready, Set, Walk.....

Started by our own AgriLife Extension 11 years ago, Walk Across Texas is a FUN program that encourages people of all sizes, shapes and athletic ability to take important steps to help improve their health and well-being.

Eight weeks, eight people, 830 miles doing stuff you enjoy to keep you active. Walk Across Texas runs from February 21 through April 18 and is a great way to kick-off your exercise efforts this year. Get your teams ready and join the fun. Teams can be made of friends, family and/or co-workers. If you don't have a team, you can still do it on your own.

Visit <http://walkacrosstexas.tamu.edu/index.htm> to find out more about the program and any local county efforts. Use the mileage calculator on the website to chart your progress: http://walkacrosstexas.tamu.edu/wat_group/wat_mileage_equivalents.asp

Dental

Coverage under the Delta Dental PPO plan was enhanced as of September 1, 2008, by adding one additional cleaning per year. This means that PPO participants can receive up to three cleanings in a plan year, at a network provider, at no cost (non-network providers will be paid Delta's maximum allowable amount). For more information on the PPO plan or to locate in-network providers, go to www.deltadentalins.com/tamus/.

The dental HMO, DentalCare USA covers up to two cleanings per year at 100%. Remember, under the dental HMO, you must receive services from the dental office you elected or were assigned to when you enrolled. You should have received an ID card with your elected/assigned dental office information. To order additional ID cards or to change your dental office selection, contact Delta Dental at 1-800-422-4234.

February is American Heart Month

Heart disease is the number one cause of death and disability in America today. By the time problems are detected, the underlying cause, atherosclerosis is usually advanced, having progressed over time. If you have more than one risk factor, high blood pressure, high cholesterol, diabetes, you may have a 6.2 times greater risk of developing heart disease than if you had none of the risk factors. Making modifications in your daily life can reduce your risk factors significantly. Talk with your doctor about your risk factors and begin to make small changes, one at a time.

Healthy eating –For example, choose a grilled chicken sandwich instead of a fast food burger.

Exercise – Take the stairs instead of the elevator.

Quit smoking – Make a plan and seek help. Go to the American Cancer Society website at www.cancer.org or the American Heart Association for more information and support <http://www.americanheart.org>.

Medicare & A&M System Health Coverage

When you are covered by Medicare and an A&M sponsored healthcare plan (or other company-sponsored health insurance), federal rules determine whether Medicare or your A&M System health coverage (or other insurance) pays first. The insurance that pays first is called the “primary payer”; the coverage that pays second is the “secondary payer”.

If you have health coverage through the Texas A&M System, these rules apply:

- If you are retired, Medicare is primary.
- If you are a working retiree, the A&M System health plan will be primary in the months you actually work (there is no minimum to the amount of time you must work)
- If you are the spouse of the policyholder and:
 - ▷ The policyholder is an active employee – The A&M System plan is primary,
 - ▷ The policyholder is a working retiree – The A&M System plan is primary during the months the policyholder works. Medicare is primary during the months the policyholder does not work,
 - ▷ The policy holder is retired and you are under age 65 – The A&M System plan will be primary for you. (Medicare will be primary for your spouse since he/she is over 65 and retired).
- If you have ESRD (End Stage Renal Disease), the A&M System plan will be primary for the first 30 months you have Medicare.

If you have Medicare and A&M System health coverage (or other health insurance), tell your doctor, hospital, and pharmacy so your bills are submitted to the correct carrier first. If you have questions about who is primary, call Medicare's Coordination of Benefits Contractor at 1-800-999-1118. Also, visit the Texas A&M System Benefits website for Medicare Information at: <http://www.tamus.edu/benefits/programs/#health>.

Scott & White Health Plan Members

Sometimes, managing your health can be overwhelming. Scott & White Health Plan (SWHP) can help you keep your life and family needs in balance.

The SWHP VitalCare provides you with the tools and resources to learn more about your health and to help you make positive changes in your life. You can call and speak to a *care coach* - a licensed medical professional - who can answer your questions and help you to understand your health conditions. Your *care coach* also provides support and encouragement and can help you get the most out of your Scott & White Health Plan benefits. You'll also receive health brochures, bulletins, notices and other information through mail or phone to support you as you follow your physician's plan of care. Visit www.swhp.org for more information or contact VitalCare Nurse Advice at 1-800-975-6612.