



EAST END HEALTH PLAN NEWS & NOTES

Winter 2008

A Periodic Publication from the East End Health Plan

SOUTHAMPTON HOSPITAL REMAINS A PARTICIPATING PROVIDER IN THE EEHP

Some of you may have received letters from United Healthcare recently regarding the status of Southampton Hospital as a participating hospital with the EEHP. Please note that these letters should not have been sent to EEHP enrollees and contained incorrect information.

It is important to note that regardless of whether a hospital is considered in-network or out-of-network, your level of benefits remains unchanged. Your inpatient hospital coverage is a paid in full benefit regardless of whether the facility is in-network or out-of-network. Any out-patient services that you receive from a hospital are subject to a \$35 co-payment, again, regardless of whether the facility is in-network or out-of-network.

Furthermore, Southampton Hospital remains a participating provider with United Healthcare and with the EEHP. This has been confirmed through both United Healthcare and the Hospital itself. Please feel free to continue to use Southampton Hospital for any medical services you receive. The level of benefits you receive through Southampton Hospital remains unchanged.

We are currently working with United Healthcare to ensure that no further incorrect mailings go out to our members. But again, be rest assured that Southampton Hospital remains an in-network facility and the level of benefits that you receive when using that facility remains unchanged.

EEHP FLEX PLAN WEBSITE MAKES FLEX PLAN EVEN EASIER TO USE

The East End Health Plan is working very hard to make the Flex Plan easy and convenient to use. Remember the Flex Plan can save you money on all of your health, dental and vision expenses that are not paid for by the EEHP. Various expenses can all be paid for through the Flex Plan such as:

- The co-payments you pay for your medical services and prescription drugs.
- All sorts of over-the-counter medicines.
- Dental expenses that are not covered by any dental plans.
- Orthodontic expenses for both yourself and your children.

Now the Flex Plan is even easier to use than ever before with the comprehensive website that gives you all the information and forms that you need to enroll in the Plan as well as use the Plan. The website can be accessed through the East End Health Plan website:

www.EEHP.org

Once you are at the EEHP website, click on the JJ Stanis Button (Our Flex Plan Administrator) at the bottom of the page and you will be sent directly to the information regarding the Flex Plan.

Remember, the enrollment period for the Flex Plan is at the beginning of the school year. If you are not currently enrolled in the Flex Plan be sure to watch for information regarding the Plan being distributed at your school and look for information meetings about the Flex.

RETIREE CORNER

REIMBURSEMENT FOR YOUR MEDICARE EXPENSES

Recently, we have received a number of inquiries from our retirees asking "how do I get reimbursed for my Medicare expenses?" It is important to remember that Medicare primary retirees get reimbursed for their Medicare deductibles as well as any expenses that are not covered by Medicare, but are covered by the EEHP.

For some of you your doctor's office may be submitting a claim form directly for you. Check with your doctors office regarding their practice. If they do not submit this form, you will have to do so. The process is as easy as this:

- Obtain a United Healthcare Medical Claim Form. You can get this from the District you retired from or you can also get a copy of the claim form from the EEHP website. Simply click on the "FORMS" button at the top of the page and then click on the Medical Expense Claim Form at the top of the list of Forms.
- Send this claim form, **along with a copy of the Explanation of Benefits Form that you received from Medicare** to the address on the claim form.
- A check will then be sent back to you for any of these expenses that you may have incurred.

DON'T GET STUNG WITH YOUR PRESCRIPTION DRUG CO-PAYS

It is important to remember that the EEHP has a provision that could affect your prescription drug co-pays if you take a brand name drug that has a generic equivalent. This provision in the Plan is called the Mandatory Generic Substitution Clause. It can also be referred to as the MAC A Penalty.

Here is how it works: A member will pay the difference between the cost of the generic and the brand medication (in addition to the co-pay) when either the physician or the member requests the brand name drug when a generic is available. In other words, if you take a brand name drug when there is a generic available, you will have to pay the co-pay PLUS the difference in the cost of the drug.

This additional level of payment can be significant. And we do not want you to have to pay the difference. You will know that this provision is affecting you if the pharmacist tells you that you owe more for your prescription than the standard co-payment.

Here is what you can do to avoid this:

- Talk with your doctor about generic drugs. If you are already taking a generic drug you do not need to worry about this.
- If you do face a larger payment for your prescription drugs, ask your pharmacist why. They may know of generic alternatives and can help you talk to your doctor about avoiding this payment.

There are very few members in the EEHP who face this provision now. However, with some rather significant drugs coming off patent in the coming year, there will be some members that may face this provision. Remember, you can always talk to your doctor about this or you can contact Caremark Customer Service at 800-966-5772.

MAIL ORDER FACILITY IS CHANGING LOCATIONS TO PROVIDE FASTER SERVICE

The East End Health Plan Mail Order Program is run through Caremark. This program has been instrumental in providing our members with a high quality service that saves them money through lower co-pays.

In the near future, the location that the EEHP claims are processed at will change from Forth Worth, TX to Wilkes Barre, PA. Most of you will not even know there is a change in location except for the return address labels on your packages.

This new facility will help Caremark deliver your prescriptions to you quicker than they have in the past. You will still send the mail order prescriptions in using the same form and address that you always have used.

PRE-AUTHORIZING YOUR MENTAL HEALTH SERVICES IS STILL REQUIRED

Please keep in mind that if you receive any out-of-network mental health services, these services must be pre-authorized prior to you receiving services for them to be covered under the East End Health Plan.

This requirement has long since been a requirement of the EEHP going back to the days when the Plan was administered by JJ Newman. However, we have been hearing from UHC that there have been some problems with this. During the transition from Vytra to UHC, the Plan has been working with those affected by this. But in the future, the penalty associated with not pre-authorizing these services will be enforced.

Should you have any questions about this benefit. Or need to pre-authorize a service, please contact the United Healthcare Customer Service Unit. They can be contacted at 888-607-5214.

DOLLARS AND SENSE Smart Ways to Decrease Your Out-of-Pocket Costs

How do you save money on medications? Here are a few ideas!

Generic Drugs – Generic drugs have the identical active chemical ingredients as the brand name drugs – but can be much less expensive and have a much smaller co-pay. Ask your doctor if there are options for you.

Mail Order Pharmacy – For medications you take regularly, you can save time and money by utilizing the Caremark Mail Order Facility. Forms can be found on the EEHP website.

Follow the Formulary – You pay less when your doctor prescribes medicines on the preferred drug list. The listing is available on the EEHP website. Download it and bring it along on your doctor office visits.

Over the Counter Drugs – Many medications once available only by prescription are now available without one. Not only are these medicines convenient, they save you money. For example, recently Zyrtec became available over the counter. The cost of this drug over the counter will be less than the co-pays you would pay for other comparable allergy medicines.

AntiBiotics – Be Careful what you ask for. According to the Centers for Disease Control and Prevention, roughly 50 million unneeded prescriptions for antibiotics are dispensed each year. So if your doctor says you don't need an antibiotic, listen to what he or she is saying.