

# P/NW Health Benefits Consortium

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<a href="http://www.pnwboces.org/hbc/hbc.htm">http://www.pnwboces.org/hbc/hbc.htm</a>	PNW Health Benefits Consortium 200 BOCES Drive, Yorktown Hts. NY 10598 914-248-2456
<a href="http://www.aetna.com/index.html">http://www.aetna.com/index.html</a>	Aetna customer service – 1-877-223-1685
	Aetna Medicare Advantage – 1-888-267-2637
<a href="http://www.caremark.com">http://www.caremark.com</a>	CVS Caremark customer service – 1-866-255-2583
<a href="http://putnam.silverscript.com">http://putnam.silverscript.com</a>	Silverscript customer service – 1-866-490-2099
<a href="http://www.PNWMeds.com">http://www.PNWMeds.com</a>	PNWMeds/CanaRx – 1-866-893-6337

## Mental Health and Chemical/Substance Abuse Benefit Changes

The Joint Governance Board recently agreed to eliminate annual limitations on inpatient and outpatient Mental Health and Chemical/Substance Abuse services and treatments received after January 1, 2016. For example, the 40 visit annual limit on outpatient psychiatric services will no longer apply.

Similarly, the 31-day limit on inpatient psychiatric services will no longer apply.

**However, all services/treatments must still be medically necessary, as determined by Aetna.**

If you have questions about this change, please call Aetna at 877-223-1685

## RETIREES (and Dependents) MUST ENROLL IN MEDICARE

Your health plan requires retirees and their spouses/dependents who are eligible for Medicare, when Medicare is primary, to enroll in Parts A and B as soon as possible. If you delay enrollment, you could have a gap in coverage without insurance. This includes members who are eligible for Medicare on the basis of Social Security Disability, even if under age 65 and can take **as much as 25-months** to enroll!

**Failure to enroll in Medicare Parts A & B when first eligible could result in significant financial penalties for you and your spouse/dependents.**

Once you are enrolled in Medicare Parts A & B, you may be transferred into the Consortium's Medicare Part C and D Plans. Medicare Advantage is another term for Medicare Part C. Medicare Part C includes the benefits of Medicare Parts A & B plus supplemental benefits. Medicare D is for drugs.

**If you have questions, please contact the Consortium's Office of Risk Management at 914-248-2456 before declining Medicare.**

## Q & A About PNWMeds/CanaRx

Question: How can I save up to \$480/year on each prescription?

Answer: By using the PNWMeds Program! Under the CVS Caremark or Silverscript program you pay a

copayment for each fill:

- Tier 1 (Generic) \$10/fill
- Tier 2 (preferred brand) \$25/fill
- Tier 3 (non-referred brand) \$40/fill

PNWMeds is an international prescription drug program administered by CanaRx. When you use PNWMeds, **your copayments are waived.** For a tier 3 drug purchased at a local pharmacy, you save \$40 x 12 fills/year = \$480 saved /year.

Question: Are the drugs purchased internationally safe?

Answer: The drugs purchased by CanaRx are the same drugs, from the **same manufacturers**, that are available from local pharmacies in the United States. CanaRx only purchases drugs from pharmacies located in countries with safety and oversight programs **deemed by the United States Congress and Food and Drug Administration to be equal to, or better than, programs in the United States**. Additionally, once the drugs are packaged by the manufacturer they are **never opened and repackaged**, as they frequently are when purchased through United States pharmacies. You receive a sealed package that has not been opened since it was manufactured.

Question: Does PNWMeds offer all types of drugs?

Answer: No. PNWmeds only offers brand name drugs; NO GENERICS.

Generic (and brand name) medications may still be obtained through the CVS Caremark or Silverscript program. Also, some brand name drugs are not offered. For example, drugs that are temperature sensitive or need refrigeration are not available through PNWMeds. Narcotics are also not available.

Question: What if I am currently taking a generic drug purchased from a local pharmacy or the CVS Caremark/Silverscript Mail Order pharmacy? May I change to a brand name drug through PNWMeds?

Answer: It depends.

- In most cases brand drugs and their generic equivalents are just that – equivalent. In some cases, however, the generic may differ slightly. While the active ingredient in a generic drug is identical to its corresponding brand drug, there may be fillers/colors/additives that are different. If you are taking a generic drug that is working for you then you should stay on that particular drug.
- When a generic exists, the equivalent brand name drug is most likely NOT available through PNWMeds.
- If there is an equivalent drug available through PNWMeds, your doctor must certify that you have tried the generic and the reason it did not work for you. Your doctor is required to complete a Generic Waiver certifying the medical necessity of the brand name medication. This must accompany the prescription when submitted to PNWMeds.

Question: How can I learn more about the PNWMeds program?

Answer: You may contact CanaRx by calling 1-866-893-MEDS (1-866-893-6337), or online at [www.PNWMeds.com](http://www.PNWMeds.com).

## Wellness Coaching

The Consortium is now offering you an important new **confidential** benefit to help ensure you and your family's health and well-being – **Wellness Coaching**. This comprehensive **Wellness Coaching** benefit is designed to help you tackle some of the issues that are most detrimental to your overall health and well-being.

This program includes assistance with:

- losing weight, improving nutrition
- getting fit
- stopping tobacco use
- reducing stress

**Best of all, it's free!** Here's how it works: Call the EAP confidential number - **1-800-252-4555 or 1-800-225-2527**—and ask to speak to a **Wellness Coach**. It's as simple as that. You and your Coach will develop an action plan tailored to your unique goals and lifestyle. Your Wellness Coach will work one-on-one with you telephonically - offering tools, resources, support services and motivation to help you successfully reach your goals. **Remember that all calls to your EAP, whether for employee assistance or for wellness coaching are confidential.**