

Real Ways to Save Money on Your Health Expenses

Health expenses can add up over the year, even when you have insurance coverage. Here are some practical ways to ensure that you spend as little as possible:

Prescription Drugs:

Check the Formulary

Doctors have many reasons for choosing one medication over another. **Bring a copy of your formulary** (a list of preferred medications that your plan covers at a higher level) if you think your doctor will be writing a prescription. If the medication is non-formulary, ask if there is a formulary drug that would also be effective.

If your doctor feels you should use a non-formulary drug because of Medical Necessity, have him/her contact CVS/Caremark. If a formulary alternative should not/can not be used, then a non-formulary medication may be covered as a formulary drug.

Use Mail Order

Not only will you avoid the penalty that is incurred when you repeatedly use a retail pharmacy, you will also get three months of medication at only twice the monthly retail cost.

Use Generic Drugs

Our plans automatically substitute generics. Make sure your doctor hasn't prohibited substitution without a medical necessity. You can also ask if there is a generic medication that would be appropriate for your needs.

Medical Expenses:

Start with Your Primary Doctor

Primary doctor visits have lower copays, and primary physicians

are capable of handling a wide range of medical issues. The initial consults and basic treatment for many conditions can be handled by your regular doctor. If a specialist is needed, simply call and make the appointment. Routinely seeing your primary doctor also gives him/her a better sense of your entire medical history, which makes diagnoses quicker and more accurate.

Not Sure? Call the Nurse Line.

All of our health plans have a medical advice line, such as Highmark's Blues on Call. If you're not sure if you need to see a doctor, call them for advice.

Stay in Network

All of our plans provide a higher level of benefits when you use in-network providers. Look up providers on the plan's website, or ask the doctor's office if they accept your insurance. If they don't, you can look up a participating provider or ask your primary care doctor for a suggestion.

Consider Non-ER Urgent Care

When an urgent medical need arises, you have many non-ER care options.

Many pharmacies have in-store clinics with evening and weekend hours. The nurse practitioners on staff can perform basic exams, and prescribe medications for minor infections or conditions.

Urgent Care Centers (such as MedExpress) are staffed by physicians, and can handle most non-life-threatening illnesses and injuries. They are equipped to perform tests such as x-rays and lab work, and can set breaks, give stitches, prescribe medications, etc.

These centers are generally covered as Specialist visits. Most have expanded hours, require no appointment, and have shorter waiting times than an ER. Many accept multiple insurance plans. MedExpress accepts all of our insurance carriers.

Your doctor's office can also help.

Many can perform minor urgent care procedures in the office, such as stitches. If not, they can order tests/procedures at a hospital that don't require admission through the ER.

Confirm Coverage and Ask About Payment Options

If you're not sure if a medical, dental or vision expense will be (fully) covered, call the customer service line and ask. If it's not, inquire about ways to get it covered - for example, submitting a justification or waiting a certain period of time.

If you decide to go ahead with an uncovered service, ask about payment options. Many offices have discounts for uninsured services or same-day payment of services. You may also be eligible for a payment plan if you will have a large out-of-pocket expense.

Live Healthy

An ounce of prevention really is worth a pound of cure. Maintaining a healthy weight, eating nutritious foods, exercising regularly and quitting smoking lower health expenses by hundreds of dollars a year on average. Your health plan has many discounted and free resources to help, and the university also offers many support services. Preventive care (according to the schedule) is covered at 100% by our health plans. So take charge of your health by making wise choices.

New Programs with CVS/Caremark Prescription Coverage

The CVS/Caremark prescription plan has instituted new programs for 2009 that may impact you:

- 1) **Mail Order Filling Facility Change:** Once a prescription order is created, it is sent to the filling facility closest to the recipient address. For Pittsburgh residents, this facility is now located in Wilkes Barre, in Eastern PA (not RIDC park in Pittsburgh). This should have no impact on the speed or efficiency of your service.

The new mail order address is:
CVS/Caremark Direct, P.O. Box
2110, Pittsburgh, PA 15220.

- 2) **No walk-in facility at RIDC Park:** This facility has been eliminated and is not available for walk-in service. If you need a supply of medication immediately, obtain a “bridge supply” (see below).
- 3) **Bridge Supplies from CVS:** If your timing is off when ordering a new prescription or a refill, you can obtain a 5-day bridge supply to hold you over until the prescription arrives. Simply call CVS/Caremark Customer Care and request the “bridge supply”. Bridge supplies can only be filled at CVS Pharmacy. Customer Care calls the CVS to order the bridge supply for you. The prescription must be in capsule or tablet form. (Controlled substances, packs of pills or liquids are not eligible.)



Retirement Investing in a Volatile Market eMeetings

Vanguard is offering a series of eMeetings entitled “Staying Calm During a Bear Market.” These meetings are open to all faculty and staff, regardless of whether you are enrolled in a Vanguard plan. The meetings are available at no cost, and can be viewed from any computer with Internet access. eMeetings are being held on various dates/times throughout March. See http://www.cmu.edu/hr/benefits/benefit_programs/retirement/education.html for more information and the link to register to attend.



International Travel Insurance for University Business

Will you be traveling outside of the United States on official university business? If so, you are eligible for Aetna WorldTraveler International Travel Insurance. This coverage is provided at no cost to you, as a supplement to your standard health insurance.



WorldTraveler provides numerous benefits should a medical emergency arise during your trip, including emergency medical, evacuation and repatriation services; information, records and physician assistance; and travel or security assistance.

To obtain the insurance, complete the International Travel Registration Form at <http://www.cmu.edu/hr/international/travel-insurance.html> and return it to the Benefits Office prior to your trip.

Extra Deals on New Cars

Now can be a great time to get a good deal on a new car. General Motors and Ford often have special incentives, which can be combined with the preferred supplier discounts for which Carnegie Mellon employees are eligible. See http://www.cmu.edu/hr/benefits/benefit_programs/additional/transportation.html for more information about these discounts.

Resources for Staying Healthy at Every Age

LifeWorks has the tools, information and resources to help you and your family stay healthy at every age. You'll find the newly enhanced online **Weight Loss Toolkit**, which includes a robust selection of healthy recipes in the **Health Library**. You can also access resources to help you quit tobacco, start an exercise program, manage stress and much more. Be sure to check out **Health Checkups articles** for adults of all ages. LifeWorks also offers its new **Staying Healthy podcast series**. Simply click “go” under Podcasts on the right-hand side of the home page.

Macular Degeneration: See to it Now

February is *National Age-Related Macular Degeneration Awareness Month*. This devastating disease is a leading cause of visual impairment and blindness for older Americans. AMD affects more than 1.75 million people in the U.S. As the population ages, an explosion of new cases is expected. Learning to recognize the symptoms, getting eye exams and receiving early treatment can save your vision. See http://www.cmu.edu/hr/benefits/benefit_programs/vision.html to see more about this and other vision education topics.