
FOR YOUR BENEFIT

NEWSLETTER OF THE LOCAL 295 IBT EMPLOYER GROUP BENEFIT FUNDS
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MAKING THE MOST OF YOUR NEW OPTUM DRUG COVERAGE

As we are sure you know by now, on January 1, 2017 the prescription drug coverage for active and pre-Medicare retired members changed to OptumRx. If you are a retiree with Medicare coverage your prescription drug coverage is provided by Aetna and this does not apply.



OptumRx.com is a fast, easy and secure way to get the information you need to make the most of your new pharmacy benefit. You can register as a new user and set up a user name and password. Then, you will be able to log-in to OptumRx.com with your user name and password. You will have access to information to help you better understand and manage your medications. It is safe and secure.



There is also an OptumRx App that allows smart phone users to have the same access and benefits as the OptumRx website. Use whichever works best for you - or use both.

Once registered you will be able to:

- Fill new prescriptions via home delivery from OptumRx
- Search drug prices and lower-cost alternatives

- Refill and renew home delivery prescriptions
- Transfer retail prescriptions to home delivery from OptumRx
- View order status and claim history
- Sign up for medication and refill reminders via text messages
- View your real-time benefits.

Once you log-in, you will be sent to your personal dashboard that makes it easy to navigate the many tools and features available to help manage your medications. You can locate nearby pharmacies that accept your drug card, view the entire current formulary of preferred brand name medications, see medication alternatives and have links to the most frequently used areas of the website.

Using the website or the app will save you time by ordering your medications that you take regularly online. Your trips to the pharmacy will be more time efficient as you will spend less time waiting in line to pick up your medications. It can save you money by ordering up to a 3 month supply of “mail-order” prescriptions. Orders are shipped via U.S. standard mail at no cost to you. Of course, you can always receive your medications by going to the pharmacy, but the app and website may make the experience of getting your medications easier.

YOUR NEW OPTUM FORMULARY -

With the change to OptumRx there is a change in your “Formulary”. Each provider has its own Formulary. Also, the drugs within the Formulary are subject to change.

What is a Formulary?

A Formulary is simply a grouping of prescription drugs into separate classes called “Tiers”. These Tiers contain

prescription medications approved by the U.S. Food and Drug Administration for certain conditions. The Formulary gives you choices so you and your doctor can choose the best and most cost effective course of treatment for you.

How do I use my Formulary?

When choosing a medication, you and your doctor should review the Formulary. It will help your doctor choose the most cost-effective

prescription drugs. To determine what the Tier of a prescription medication is, you or your doctor may call the toll-free member phone number 866.328.2005 which is listed on your OptumRx ID card. You may also visit the plan's member website at www.optumrx.com.

What are 'Tiers'?

Tiers are the different cost levels you pay for a medication. Each tier is assigned a cost that is determined by your plan. Your formulary with OptumRx consists of three tiers. The three tiers in your plan are as follows:

Tier 1 consists of lower cost, commonly used generic drugs and some low-cost brand drugs. If you use a drug from Tier 1 you will have the lowest out-of-pocket cost. The current co-pay for Tier 1 drugs is \$10.




Tier 2 consists of mid-range cost drugs including many common brand name drugs, called "preferred" brand. The co-pay for a Tier 2 drug is \$25. Again, if you are prescribed a drug that is in Tier 2, you should always look for a Tier 1 alternative.

Tier 3 has the highest cost brand name drugs also known as "non-preferred" brands. The co-pay for a Tier 3 drug is \$40.

In addition to the co-pays listed above, there is an additional \$2 co-pay added if you fill your prescription at one of the following retail pharmacy chains such as Walgreens, Duane Reade, Rite-Aid or CVS.

Can the drugs in each Tier of the Formulary change?

Yes. The Formulary may change as follows:

-  Medications may move to a lower Tier at any time
-  Medications may move to a higher Tier when a generic equivalent becomes available
-  Medications may be excluded from coverage on January 1 or July 1 of each year

When a medication changes Tiers, you may have to pay a different amount for it.

For the most up to date list, please call customer service at OptumRx at their toll-free number 866.328.2005 or visit the OptumRx website.

Some of your medications will require a "*Prior Authorization*" or "PA". If your drug requires a PA, your doctor is required to provide additional information to determine if the drug will be covered. The OptumRx website or OptumRx customer service can identify which medications require a PA. When you attempt to fill these drugs at the pharmacy the pharmacist will get a message directing them to your doctor's office for additional information. If the doctor's office is not able to provide this information immediately then you will not be able to fill your prescription at that time. When your doctor provides the specific reasons why this particular medication is needed, then OptumRx will make a determination to approve or deny. If your prescription is not approved, then you or your doctor may make an appeal to OptumRx. Please call the Fund Office so that we can help direct you to the appropriate area to begin the appeal process.

Some drugs may be "*Excluded*" from coverage or require Prior Authorizations. In all cases lower cost options are available and covered.

Why are some medications excluded from coverage?



Medications may be excluded from coverage if they work the same as or similar to another prescription medication or over-the-counter (OTC) medication. There are always other medication options available to you.

What if I don't agree with a decision about an excluded medication?

You or your doctor can ask for an initial coverage decision by calling the toll-free number on the back of your ID card. If coverage is denied, then you can appeal to OptumRx and they will begin their appeals process.

HEALTH TIPS FOR DRIVERS



A recent survey of articles dealing with the specific health concerns of truck drivers has highlighted the some of the steps that you can take to relieve the stress caused by the demands of your job and to help you lead a more healthy, happy and productive life. All of these tips are really just common sense things we probably already know (even if we don't always do).

1. Get a good night's sleep.



In almost every article this was the one thing that you can do that most dramatically improves your overall health. Get yourself in a quiet routine, such as reading or just sitting with your thoughts, 10 to 15 minutes before your actual bedtime. Do NOT sleep with the television on. In fact, try to put

the television off at least 15 minutes prior to bedtime. Make sure the room is dark and quiet. While every person has a different sleep requirement, the average amount of sleep needed by most people is between six and eight hours. If you wake up tired it is an indication that you are not getting enough sleep. As strange as it may seem, losing weight will also make your night's sleep better.

2. Don't "Diet" but instead live a healthier lifestyle.



Your mother always told you to eat your vegetables and she was right. Increasing your intake of fruits and vegetables while decreasing red meat is the single most important thing to do to decrease your weight and increase your energy. Drink plenty of water all

through the day. It flushes out your system and helps digest your food. Eat small meals three or more times a day. This will prevent you from getting too hungry and then overeating to satisfy your cravings.

3. Eat breakfast every day.



A good breakfast sets the eating regimen of your entire day. Of all the meals that you might have during the day, don't skimp on breakfast. Eggs, bacon, toast, yogurt, fruit or cereal are good starts. Keep the caffeine down to reasonable levels. We are not saying don't start the day with a cup of coffee but don't have coffee all through the day. Watch the amount of sugar you put into your coffee. It is just calories without any benefit.

We will continue this article in our next issue and give a few other things that can be done to be healthier.

IN MEMORY

It is with our deepest sympathy that we write to advise you of the recent death of Neil J. Savasta, founder of Savasta and Company, Inc. Mr. Savasta worked in the Taft-Hartley field providing guidance and dedication to multi-employer welfare and pension funds for almost 50 years.

Mr. Savasta became the actuary for the Local 295 Funds in 1991 and Savasta and Company, Inc. became the

Third Party Administrator to the Funds in March 1994.



He was the first honored recipient of the Local 295 Scholarship Fund in 2007.

The Executive Board knew that the Funds were always his first priority and that he worked tirelessly for them.

Neil's insight, knowledge, experience and creative thinking helped to move the Funds forward in challenging times over the last 22 years.

He always sought to do what was right and best for each of his clients.

He will be greatly missed by those who worked with him on a regular basis and who sought his advice, guidance or opinion.



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WELLNESS – THE RIGHT WAY FOR YOUR BENEFIT

We want to remind you that active participants and their dependents over the age of 18 as well as the pre-Medicare eligible retirees can use this benefit. The program provides you with ways to maintain your health status and even improve it. The program does not cost anything to the patient. It is designed for those who have high blood pressure, coronary artery disease, congestive heart failure, chronic obstructive pulmonary disease, diabetes, asthma or low back pain. These are all chronic medical conditions that can require extensive medical care and pharmaceutical management. Did you know that more than 44% of the population has one or more of these conditions? So if you do, you are not alone. Some of these illnesses are considered silent killers. Very often, someone is not aware that he has high blood pressure or high

cholesterol until he has an examination at their doctor's office. You can take an active role in your health management and then make informed decisions about your treatment plan. You can enroll in this program by calling 877-834-4596 or on the web at <https://wellnesstherightway.hmchealthworksco.com>.

IS IT TIME FOR A PHYSICAL FOR YOU?

How long has it been since your last complete examination? It might be time for a check-up. Remember that many serious health conditions have no symptoms at all. Call your doctor now to schedule a complete physical examination. Annual physical examinations are covered in full when performed by network providers. If you use an out of network provider, the Fund pays 75% of the Permissible Plan Charges and the deductible is not applied.



You are covered for one complete physical exam each year.