

# HealthBenefitPlanner

Summer 2006

## Generic Medications—Prescribed for “Real Consumers”

There was a time when anything labeled “generic” was negatively viewed. Generic products were thought to be inferior to brand name products—cheap, ineffective and of poor quality.

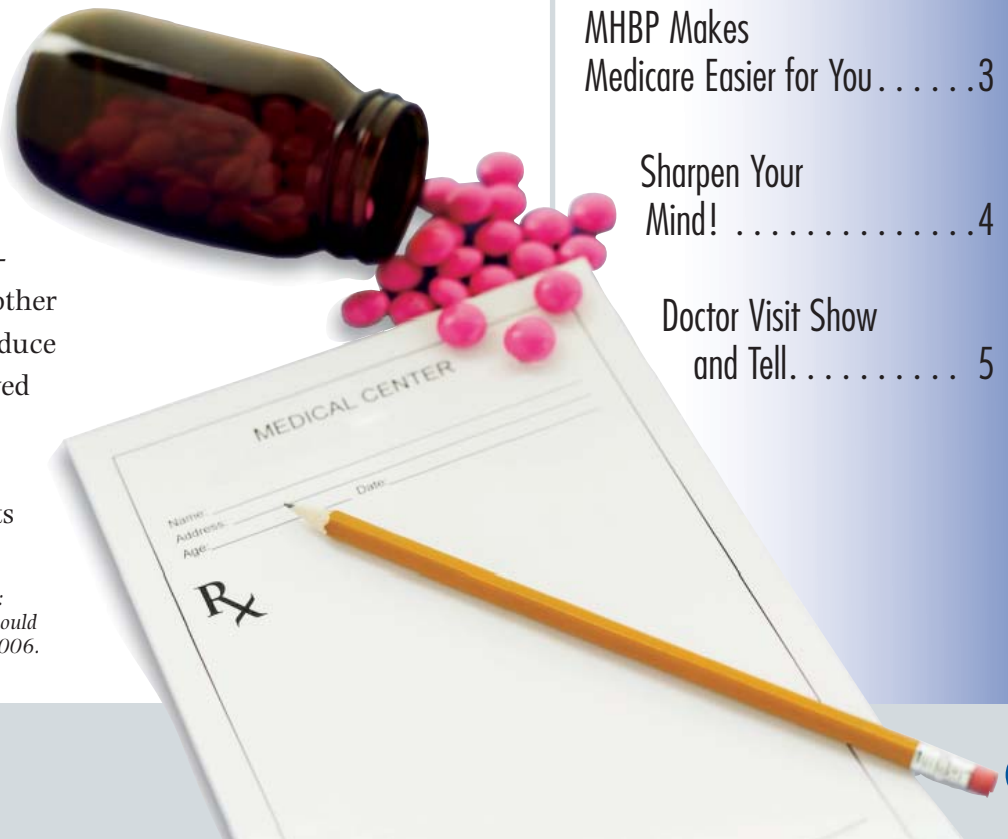
Perhaps you remember when generic foods came in black and white packaging, offering only the name of the product and the ingredients. People purchasing these products were perceived as economically challenged or cheap, as opposed to being smart consumers. Some were even made fun of, but these folks had the right idea (whether they knew it or not).

Times have now changed and “real consumers” are defined as those who seek out the best buy regardless of brand. This buying behavior is even demonstrated in prescription drug purchasing. Today, generic medications account for about 50 percent<sup>1</sup> of the prescription drugs purchased in the U.S. Consumer education efforts have worked to debunk myths and deliver the facts about generic medications relating to: quality, safety, efficacy and cost. The bottom line is: generic drugs are equivalent to brand drugs and are mainly distinguished by cost.

Generic prescription medications are rapidly achieving preferred status among consumers. Some consumers anxiously await the patent expiration of certain medications. Once a drug goes off patent, other pharmaceutical companies can produce a generic version and have it approved for sale by the U.S. Food and Drug Administration (FDA). The generic is then offered at a lower cost than its brand name counterpart.

<sup>1</sup>U.S. FDA/Center for Drug Evaluation and Research: “Protecting our Health/Generics: What Everyone Should Know”, created June 25, 2004, revised April 10, 2006.

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### The Mail Handlers Benefit Plan

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# Never Mind the Medicare Gap

It's understood by most that Medicare benefits alone may not meet your total health care needs or expenses. For this reason, many people maintain separate insurance to bridge the coverage gap. As an MHBP member, the coverage gap virtually disappears when you pair your MHBP benefits with your Medicare Parts A and B coverage\*. You experience greater savings and you never have to mind the gap:

MHBP pays your Medicare Part A deductible	\$952 savings
MHBP pays your Medicare Part B deductible	\$124 savings
MHBP waives our medical deductible—\$300/\$600 (Self/Family) savings for Standard Option, or \$350/\$900 (Self/Family) savings for High Option.	
MHBP waives medical copayments and coinsurance* for covered care—ranging from \$20 savings for office visit copayments, to \$200/\$100 (Standard/ High) savings for inpatient per admission copayments.	
MHBP waives our pharmacy deductible—\$350/ \$700 (Self/Family) savings for Standard Option, or \$200/\$400 (Self/Family) savings for High Option—you pay only low copayments.	
MHBP covers the remaining balance (after Medicare pays) for services covered under our plan—eliminating most of your out of pocket expenses.	

**Total Savings =  
Too Great to Calculate!**

## MHBP goes further to provide enhanced coverage:

- **Overseas coverage**— You can travel with ease because you receive PPO-level benefits for covered care anywhere in the world. A feature not included with Medicare.
- **Chiropractic care**—MHBP helps you work out the kinks—covering what Medicare does not. You receive up to a \$2,000 combined annual maximum for chiropractic, acupuncture and rehabilitative therapies.
- **Diabetic and ostomy supplies**—coverage beyond what Medicare provides.
- **Coverage for preventive screenings**— mammogram, prostate, osteoporosis and more.
- **100% lab benefit**—provided when Quest Diagnostics processes and bills MHBP for your covered lab tests.

## Take advantage of other MHBP member discount programs\*\*:

- **Hearing Discount Program**—Save on hearing tests and aids when you visit a HearPO provider at the over 1,500 HearPO locations nationwide.
- **Vision Discount Program**—Save up to 60% on eye wear and contact lenses, and get exams for as low as \$35 when you visit Vision One providers. Visit [www.mhbp.com](http://www.mhbp.com) or call **1-800-804-4384** to locate a provider near you.
- **Laser Vision Correction**—Save \$100–\$800 on laser vision correction (LASIK), when using the Cole NuVision Lasik Network. Call **1-888-705-2020** to locate a provider near you. ☒

\* The information provided here assumes that Medicare is your primary coverage. The Plan's deductible and coinsurance is waived up to a \$700 annual maximum for nursing care. The coinsurance on mental health outpatient services is not waived. Deductibles are only waived for Standard and High Option, not for Consumer Option.

\*\* These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees and family members who become members of the Mail Handlers Benefit Plan. ☒

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Our drug guide is routinely modified to reflect the availability of new generic or other medications. Changes of this kind may result in drugs moving from one tier to another. When this occurs, notification is sent to individuals using the affected drug and an updated drug guide is posted to our website. New generic drugs translate to savings for Standard or High Option members since they cost only \$10, with no deductible to meet first. It's also important to note that once a generic drug becomes available, if you request the brand name drug your copayment will be higher. This is because the brand name drug now falls into a different category, which carries a higher copayment. Whenever possible, consider using generic medications\* or lower cost alternatives—It's what "real consumers" do. ☒

\*Ask your doctor if switching to a generic medication is right for you.

For more information on generic drugs visit:  
[www.fda.gov/cder/consumerinfo/generic\\_factsabout\\_text.htm](http://www.fda.gov/cder/consumerinfo/generic_factsabout_text.htm)

### New Generics—Compare the Savings (Example applies to Standard Option and High Option only)

Brand Name (Retail Cost)	Generic (Retail Cost)	Your Generic Copayment	Your Savings
Pravachol— 30-day supply \$125	Pravastatin— 30-day supply \$100.80	\$10.00— no deductible	\$90.80
Flonase— One inhaler \$72.76	Fluticasone— One inhaler \$47.68	\$10.00— no deductible	\$37.68

*Please note: Not all generic medications are FDA approved for mail order pharmacy. If you are utilizing this service, please contact Caremark at 866-623-1441 for information before placing your order.*

## MHBP Makes Medicare Easier for You

MHBP works with Medicare to ensure you receive all the benefits to which you are entitled under both programs. When you have Medicare Parts A and B and are retired (or, not actively employed), Medicare is your primary coverage and your MHBP benefits pay secondary.

MHBP can automatically retrieve your unpaid claim balances from Medicare for processing, saving you the time and hassle of having to file claims yourself. We do this for members who have advised us of their participation in Medicare. If you or your dependent spouse is eligible for or currently participates in Medicare and **you have not notified MHBP of your participation**, please inform us by calling our 24/7 toll-free number: **1-800-707-5586** or **1-800-852-7195** (TTY/TDD for the hearing impaired) to make sure your benefits are properly coordinated.

For more information about the Medicare program call **1-800-MEDICARE (1-800-633-4227)** or visit **[www.medicare.gov](http://www.medicare.gov)**. ☒

*Tip—You can help make sure Medicare is billed for your health care services by presenting your Medicare ID card and your MHBP ID card each time you seek care.*

To submit a claim or other correspondence use the following mailing addresses:

For medical claims (Standard, High and Consumer Options) and High Option dental claims:

The Mail Handlers Benefit Plan  
P.O. Box 8402  
London, KY 40742

For prescription drug claims (applies to paper claims only):

The Mail Handlers Benefit Plan  
P.O. Box 8404  
London, KY 40742

For MHBP Federal Dental Plan claims:

The Mail Handlers Benefit Plan  
P.O. Box 8403  
London, KY 40742

For MHBP Federal Vision Plan claims:

VSP  
P.O. Box 997105  
Sacramento, CA 95899-7105

## Sharpen Your Mind!

### *Mental Exercise May Decrease Your Risk for Alzheimer's\**

*(Article provided by United Behavioral Health)*

You hear about Alzheimer's on television and from people around you. You may even wonder if this dreadful disease will one day affect you or your loved ones. You never know what the future holds; so it's important to take time now to educate yourself.

People can begin showing signs of Alzheimer's as early as age 65. Symptoms begin as gradual memory loss and develop into loss of language skills, impairment of judgment, personality changes and eventually mental and physical deterioration.

Recent studies show that there may be many things you can do now to help prevent the onset of this disease. For instance, while it is always important to exercise your body to keep in good physical shape, it is also important

to exercise your mind to keep your brain in good mental shape. Scientists at the Institute on Aging have found that people who explore and participate in intellectually stimulating activities such as reading, puzzles, games and playing and listening to music are at a lower risk for developing Alzheimer's.<sup>1</sup> When the mind is engaged and challenged on a regular basis, just like your body, it becomes healthier, stronger and more resistant to disease.

### Feats of Mental Strength

The best road to a healthy mind is to develop good habits that build your mental strength. Some studies have shown that both mental and physical stimulation can increase the number of neurons and neural pathways in the brain. Try to incorporate these ideas into your own feats of mental strength routine:

- **Do puzzles** – try the daily crossword puzzle or brain teaser in the local paper
- **Make music** – learn a new musical instrument or try listening to different types of music you may not have heard before
- **Read** – join your local library, many public libraries have book clubs too
- **Write** – start a daily journal or experiment with poetry
- **Socialize** – engage in stimulating conversations with family and friends
- **Play ball** – get involved in organized sports such as tennis, soccer, basketball or any other sport that gets your heart going and your mind thinking
- **Relax** – stress and high levels of anxiety are a risk factor for Alzheimer's
- **Start a new hobby** – take up painting, ceramics or anything new, learning a new skill can challenge your brain

Following these helpful hints and developing good total health habits will have positive effects on your mental well-being far into the future.

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## Dealing with Diagnosis

Finding out that you or a loved one has Alzheimer's can be very stressful and overwhelming, with new challenges and demands that can put a lot of pressure on you and your family. As you begin to cope with the situation here are some things you can do to prepare yourself and loved ones for the road ahead:

- Talk with your doctor about what to expect and what types of treatment options might be best
- Find a local Alzheimer's support group where you can talk with others who are in a similar situation
- Talk with your loved ones about their ideas for long-term care and your capabilities for providing that care

Caring for a loved one with Alzheimer's can be very challenging. Remember, it's okay to ask for help and there are many types of assistance available.

### Alzheimer's Disease Education & Referral Center

Phone: 1-800-438-4380

[www.alzheimers.org/](http://www.alzheimers.org/)

Resource for identifying symptoms and treatment options for persons with Alzheimer's.

### Alzheimer's Association

Phone: 1-800-272-3900

[www.alz.org/](http://www.alz.org/)

Provides information on new research being done, as well as message boards and useful fact sheets.

*\* The information and therapeutic approaches in this article are provided for educational purposes only. They are not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans. Check your health plan regarding your coverage of services. ☒*

<sup>1</sup> National Institute on Aging, Alzheimer's Disease Education & Referral Center, (2005, July). *The Search for AD Prevention Strategies*. Retrieved September 22, 2005, from Alzheimer's Disease Education & Referral Center. Website: [http://www.alzheimers.org/pubs/PreventingAD/Final\\_ord.htm](http://www.alzheimers.org/pubs/PreventingAD/Final_ord.htm)

## Doctor Visit Show and Tell

There is more to preparing for a doctor visit than simply making an appointment. Doctors rely on you to share information before being examined, so it's important that you are able to participate in this dialogue. It may be helpful for you to think about going to the doctor as a show and tell presentation.

### What you should be able to SHOW includes:

- Your health plan ID card
- Medications you take regularly (prescription drugs, over-the-counter medications, vitamins and nutritional supplements)
- Prior medical records, x-ray film and lab results (if you are seeing a new doctor)
- Areas of pain, discomfort, or abnormality
- The First Health Rx Drug Guide (so that cost-effective drugs can be prescribed)

### Information you should be able to TELL includes:

- Medical history (yours and any relevant family history)
- Reason for the visit (problems, symptoms, occurrences, etc.)
- Behavior and changes relating to food, diet, exercise and other habits
- Research you may have found relating to your condition or symptoms
- Benefits that offer you extra savings such as, using network specialists and your 100% lab benefit through Quest Diagnostics

These are just a few things you can do to have a productive office visit. But, by all means, don't forget to **ask questions**. Upon leaving your doctor visit you should be clear on: medication instructions, dietary requirements, condition changes to watch for, desired outcome, next steps and so on. Take notes and ask for written instructions if it helps your understanding. You may even wish to schedule a follow-up appointment. Never be ashamed to call your doctor after your visit—you're always better safe than sorry. Be prepared to show and tell at your next doctor visit! ☒

# Health Benefit Planner

**The Mail Handlers  
Benefit Plan**



P.O. Box 8402 • London, KY 40742

## Contact Us

<b>800-707-5586</b>	<b>MHBP Member Services</b>	<b>800-804-4384</b>	<b>Vision One Information</b>
<b>800-254-0227</b>	<b>MHBP Federal Dental &amp; Vision Plans</b>	<b>888-432-7464</b>	<b>HearPO Network Information (888-HEARING)</b>
<b>866-623-1441</b>	<b>Mail Order Pharmacy Refill Service</b>	<b>800-446-2279</b>	<b>Mayo Clinic Appointment Office</b>
<b>888-705-2020</b>	<b>Cole NuVision LASIK Network</b>	<b>480-445-5106</b>	<b>Overseas Enrollees</b>

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This is a summary of the Mail Handlers Benefit Plan. Before making a final decision, please read the 2006 official Plan brochure (RI 71-007). All benefits are subject to the definitions, limitations and exclusions set forth in the 2006 official Plan brochure.

Contact us at 800-707-5586 or visit us on the Web: [www.mhbp.com](http://www.mhbp.com)