

THE M.U.S.T. READ

MONTANA UNIFIED SCHOOL TRUST NEWS

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Message from MUST

The emergence of H1N1 (swine) flu on the world stage has caused many to think about their healthcare benefits, especially those who plan to travel abroad during the upcoming summer vacation. MUST wants plan members to know that, in addition to the health benefit package, they have an extra safety net whenever a trip exceeds 100 miles from home.

The program is called MEDEX Travel Assist. Anyone with a Standard Life Insurance policy through MUST has access, as do their dependents. MEDEX offers referral, assistance, transportation, and evacuation services if medical situations and other emergencies arise while traveling nationally or internationally for up to ninety days. It also offers the following pre-travel assistance: consulate and embassy location(s), currency exchange information, health hazard advice, inoculation requirements, passport and visa information, weather in-

formation, and a travel location service (for finding hotels or airports).

If the dreaded situation arises and a MUST member is injured or becomes ill during a vacation, MEDEX can help locate medical care providers and provide communication liaisons between the member and his/her family, physician(s), employer, and/or a foreign consulate. MEDEX can also provide around-the-clock foreign language assistance in order to facilitate communication between healthcare providers and patients facing language barriers.

Other medical-related services include, but are not limited to, hotel convalescence arrangements, medical insurance assistance, prescription drug assistance, emergency evacuations (up to \$150,000 per covered person), travel arrangements for a companion for long convalescences, return transport for dependent children, and repatriation of remains.

MEDEX can also help if certain non-medical situations arise, such as in the case of a security-related evacuation. It can even help locate replacement passports, credit cards, legal services, or missing baggage.

For more information about MEDEX services currently available to MUST members, or to find a printable card containing numbers to call when traveling, read the MEDEX brochure available at www.mustbenefits.org. Just look for the heading titled *Other Helpful Links* and click on *Medical Assistance When Traveling*.

H1N1 (Swine) Flu

The Centers for Disease Control and Prevention (CDC) urges people to do the following to curb the spread of this recent strain of H1N1 flu:

- ▶ Stay informed about the virus.
- ▶ Use tissue when coughing or sneezing.
- ▶ Wash hands often with soap and water.
- ▶ Avoid touching eyes, nose, and mouth.
- ▶ Stay home when sick.
- ▶ Call (800) CDC-INFO for more information.

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Benefit Focus

New Generic Prescription Incentive For the Standard and Enhanced Prescription Plans

Prescription drugs can be costly, but there are simple things MUST members can do to help keep healthcare affordable. One proven method is to ask your doctor or pharmacist about FDA-approved generic drugs whenever you get a prescription.

Generic drugs are copies of brand-name drugs that have exactly the same dosage, intended uses, side-effects, risks, safety, and strength as the related brand-name drug. People sometimes have concerns because generic drugs are often substantially cheaper than brand-name versions. They wonder if quality and effectiveness have been compromised to make them less expensive. What they often don't know is that the Food and Drug Administration requires that generic drugs be as safe and effective as their brand-name counterparts.

Upon plan renewal (either July or September) for groups on the Standard or Enhanced Prescription Plans, deductibles will increase from \$50 to \$75 for brand-name preferred and non-preferred drugs (co-payments for these types of drugs remain the same). However, as an incentive to cut group prescription costs, MUST will waive the deductible and charge the following co-payments for generic drugs:

- ▶ \$10 for 30-day retail supply.
- ▶ \$20 for 90-day retail or mail-order supply.

MUST is also pleased to announce another important savings opportunity, effective upon plan renewal (either July or September). MUST will waive the co-payment on a one-time 30-day supply

of a new prescription or refill for plan members who switch from one of the brand-name proton pump inhibitors (PPIs) – Prilosec, Aciphex, or Protonix – to one of the generic alternatives, Omeprazole or Pantoprazole. If members decide to continue with a generic alternative, a 30-day supply will cost \$10 and a 90-day supply will be \$20.

The same applies for plan members covered by the Kalispell School District. However, if these members decide to continue using the generic PPI, deductible and co-payment amounts for the the Kalispell School District prescription plan will apply.

Additional information and instructions from Caremark about how to make the change to one of the generic PPIs will be mailed to plan members currently taking Prilosec, Aciphex, or Protonix.

New Specialty Drug Co-Payment Tier For the Standard Prescription Plan

Specialty drugs include those biotech and other high-cost drugs that generally require special handling and/or administration, temperature controlled shipping, and careful adherence to treatment protocols.

Specialty drugs are prescribed for serious diseases such as cancer, multiple sclerosis, hemophilia, and inflammatory diseases like rheumatoid arthritis. They provide highly sophisticated, effective treatment for patients with rare or chronic conditions. For plan members taking specialty drugs, prices average \$1,000 to \$1,500 a month and specialty drug pricing is rising at a faster rate than regular medications.

In order to ease the financial burden for MUST members on the Standard Prescription Plan who are prescribed a specialty drug, MUST is adding a new specialty co-payment tier, also effective

upon plan renewal (either July or September). This tiered system will assist plan members by protecting them from having to pay the entire Out-of-Pocket Maximum of \$1,500 at once.

The Specialty Drug Co-Payment Program will enable Standard Prescription Plan members to get specialty prescriptions filled with \$500 maximum co-payments for 30-day or 90-day supplies until the Out-of-Pocket Maximum is met. Furthermore, deductibles for specialty drugs will be waived.

Grant Awards



The following groups are approved for the first round of Wellness and Instructional Enhancement Grants: Kalispell, Power, Arrowhead, Timber, and Dillon Elementary. MUST thanks these groups for applying and encourages others to do so during the next grant period (coming in September).

If you have questions about the grant program, please call (800) 845-7283.

Connections

In response to the first newsletter, several members contacted MUST wanting clarification of the difference between deductible, co-insurance (or co-payment), and Out-of-Pocket Maximum amounts. In order to understand these concepts, members must first be familiar with the concept of cost sharing, which requires insured members to pay, through deductibles and co-insurance, a portion of their own healthcare expenses.

What is meant by deductible?

A deductible is the amount of covered expenses that must be incurred and paid by the insured member before benefits become payable by the insurer. For example, if a member elects a plan with a \$1,000 deductible, the member must pay the first \$1,000 of eligible expenses before the plan begins paying.

What is meant by co-insurance?

Co-insurance (or co-payment) is the arrangement by which the insurer and the insured member share a percentage of covered expenses after the deductible is met. For example, MUST generally pays 80 or 70 percent of eligible expenses while the member is responsible for the remaining balance, 20 or 30 percent respectively.

What is meant by Out-of-Pocket Maximum?

The Out-of-Pocket Maximum is the maximum amount a participant might pay for eligible expenses during a given Benefit Period. The number comprises deductible and co-payment amounts. Once a participant reaches this monetary threshold, the plan pays 100% of eligible expenses incurred thereafter.

If you have questions or comments you think will help other members better understand MUST's health offerings, please let us know. Questions can be directed to Shane Castle by phone at (406) 444-5164 or by e-mail at scastle@ms-sf.org.

Skin Cancer Prevention

There may still be snow in the forecast for parts of Montana, but summer is rapidly approaching. Soon it will be too hot to think straight, so this might be the best time to start considering

protecting our skin from the harmful effects of the sun.

According to the Center for Disease Control and Prevention (CDC), skin cancer is the most common form of cancer in the United States. In 2005, the last year when numbers were compiled by the CDC, 8,345 Americans died of skin melanomas. Studies show that between 65 and 90 percent of melanomas – the third most prevalent but most dangerous variety of skin cancer – are the direct result of exposure to ultraviolet radiation.

Ultraviolet (UV) radiation comes in a number of forms, but the basic idea is that the two kinds known to damage skin, UVA and UVB light waves, reach us with different levels of intensity. Both are the invisible frequencies of light that can cause sunburns and, worse, lead to melanomas.

Certain people are more prone to sunburns. Likewise, some people have higher risk factors for developing skin cancer. The CDC says risk factors are usually greater for people who have

- ▶ Light-colored skin.
- ▶ A family history of skin cancer.
- ▶ A lot of exposure to the sun.
- ▶ Skin that burns or freckles easily.
- ▶ Blue or green eyes.
- ▶ Blond or red hair.
- ▶ Certain kinds and large amounts of moles.

Luckily, there are steps a person can take to help prevent over-exposure to harmful ultraviolet radiation, among them

- ▶ Staying in the shade, especially from 10 a.m. to 4 p.m. when UV radiation is strongest.
- ▶ Wearing dry clothing that isn't overly porous.
- ▶ Wearing a hat with a wide brim.

Sunblock 101

SPF

A sunblock's Sun Protection Factor (SPF) measures how well it blocks a given kind of UV radiation. Health professionals say an SPF should be at least 15, even if you are wearing a t-shirt or other light material.

UVA/UVB Protection

UVA and UVB light waves have different intensities, but both can lead to skin cancer. Sunblock, then, should offer protection from both UVA and UVB radiation.

- ▶ Wearing sunglasses to protect the eyes (which can also be damaged by UV radiation).
- ▶ Using sunscreen with a Sun Protection Factor (SPF) of 15 or higher that offers both UVA and UVB protection.

A 2005 CDC study shows that, between 2001 and 2005, there were 16.7 melanoma cases per one hundred-thousand Montanans. That number is slightly less than the national average, but the CDC recommends that all people pay close attention to their skin and report any changes, discolorations, or abnormalities, especially around the borders of moles, to a physician. Many forms of skin cancer are treatable, especially when detected early.

For more information about this subject, visit the Web sites listed below.

- ▶ www.cdc.gov/cancer/skin/
- ▶ www.skincancer.org/
- ▶ www.mayoclinic.com/health/skin-cancer/DS00190

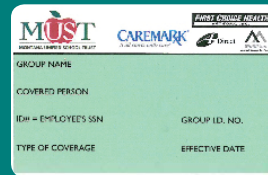
MUST Reminders

- ▶ Eligible participants can only add coverage or change existing coverage during their district's Open Enrollment Period unless they (or a dependent) experience a qualifying event such as birth, adoption, marriage, divorce, loss of health coverage, or death.
- ▶ Members should notify MUST about any of the following events (for themselves or dependents): addition or loss of another benefit plan, change of address, marriage, birth, adoption, divorce, or death.
- ▶ Ex-spouses are ineligible for coverage. Coverage is terminated at the end of the month in which the divorce is finalized.
- ▶ Newborns will be automatically covered for their first 31 days, but parents should contact MUST within 30 days of the birth whether or not they elect to continue the child's coverage. This policy is effective as of your group renewal date (either July 1 or September 1).

The MUST ID Card

To see a detailed explanation of your MUST ID Card, simply

- ▶ Visit www.mustbenefits.org.
- ▶ Within the yellow segment of the home page, locate the heading for *Other Helpful Links*.
- ▶ Click the link for *ID Card Explanation*.



Front



Back* (Regular RX Card)

*Basic RX Card layout varies.

About MUST

Montana Unified School Trust (MUST) is committed to serving schools and school-related entities in Montana. This commitment has enabled MUST to gain the distinction of being the largest educational health benefit provider in Montana, collectively insuring the third largest group after the State of Montana and Montana University System employee plans.

MUST endeavors to provide the best benefit plans available, the finest service in the industry, the most cost-

effective management, leading-edge wellness services, and all with a solid financial base on which members can depend. The goal of MUST is to become the health benefit provider for all Montana public schools.

The Trust pools over 19,000 plan members, improving predictability and controlling costs by spreading risk over a large population-base. MUST has solid working relationships with its members who, in turn, have a strong sense of ownership in the Trust.

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