A&M Care Members

Don’t forget that Sept 1 is the start of the new plan year and your deductible will start over. There are two ways to earn credit toward your healthcare annual deductible:

1. When you, your spouse, or dependent child (over age 18) completes an HRA at www.bcbstx.com, $50 will be credited towards your or your spouse’s/dependent child’s deductible.
2. As each family member visits a physician for an annual physical, $50 will be credited toward that member’s deductible. Even better, these visits are now covered at 100%, see article in this issue.

You can take the HRA once every six months, however you will only be given the $50 credit the first time you take it after September 1, 2011. Adjustments to your deductible cannot be made if you meet your deductible before you take the HRA or have an annual preventive exam.

Your deductible for the prescription drug plan also starts over September 1. Your deductible will be applied to your first drug purchase whether it’s generic or brand name, mail order or retail. Keep reading for ways to save on your prescription medications.

Partial cost waivers (up to $25) are available through Medco for select brand prescriptions that will soon have generic alternatives.

These will be available six months prior to the expected generic launch of selected brands. Examples are:
- Nov 2011: Lipitor
- 2012: Lexapro, Plavix, Singulair, Actos, and Diov:

If you are taking one of these medications, go to www.medco.com to enroll in the Generic Rx program. The savings will be available if you are receiving the drug via mail order or if you are willing to move your prescriptions from a retail pharmacy to the Medco Mail-Order Pharmacy.

Creating a new drug and bringing it to market is expensive. Generic manufacturers don’t have those expenses, so the medications they produce cost much less for the exact same ingredients, strengths and doses. Most physicians prescribe generic medications on a routine basis. It always pays to ask if a generic medication is available and appropriate for you.

After you enroll in the Generic Rx program, you will also receive information about any medications you are taking that may have a generic therapeutic alternative, a generic in the same class of medications, but not exactly the same as the brand name you are currently taking. It may be worth investigating those options with your physician.

For more information, visit Medco online at www.medco.com or call (877) 909-4367, 8:00 - 8:00, M-F, (CST) or 8:00 - 5:00 Sundays.

Your Insurance Plans Go Hi-Tech with Mobile Access

A&M Care Plan Members

Blue Cross and Blue Shield of Texas (BCBSTX) has a mobile provider finder application for smartphones, available in English (and Spanish for the iPhone). In addition, you can register to receive text notifications, reminders and tips via your smart phone. The first step is to go to BCBSTX.com and register for Blue Access for Members (BAM), if you haven’t already done this. After entering the User Profile screen, enter the mobile phone number you want to use for text messaging and select a time zone for receiving text messages. BCBSTX will then send a text mes-
sage to the phone number you entered asking you to reply with the subscriber’s five-digit ZIP code. After replying with the ZIP code of the plan’s subscriber, BCBSTX sends you a confirmation text message verifying your enrollment.

Information you can receive via text includes:
- **ID Card Info** — Request information via text message (ID number, medical group number, and coverage effective date).
- **Claims** — Get text notifications when claims are processed.
- **Diabetes Prescription Drug Reminder** — Get text message reminders to take medication and check blood sugar.
- **Diabetes Diet Tips** — Get weekly text messages with diet tips to help with stabilizing insulin levels.

**Medco’s** new, free mobile application can help you stay on track with your medications, get prescription safety alerts, reminders, and more.

The new application and its services are free. To install it on a smartphone using the Verizon network, go to your application store and search for “Medco Pharmacy”. The application is also available for the iPhone by downloading from the iTunes® Store. Android and Blackberry users can access the mobile application regardless of wireless carrier. BlackBerry users that cannot locate the VCAST application store on their phone should go to www.medco.com/bb.

To use text messaging features, register by visiting Medco.com on your mobile device. Once you open the Medco Pharmacy application, log in with your online medco.com user ID and password to use the application’s features:
- View your Prescription ID card on your phone.
- Look up potential lower-cost prescription options available under your plan.
- View your medications and set reminders for taking them or to notify you when you’re running low.
- Get personalized alerts if there’s a possible health risk related to your medications.
- Add over-the-counter medications, vitamins, and supplements to check for possible interactions with your prescriptions.

**Scott & White Health Plan Members**

Scott & White Health Plan (SWHP) also has a new iPhone application. My SWHP will help members locate any provider or facility, including urgent care facilities, in the SWHP network from their iPhone, iPod Touch and iPad. The free application uses your location to locate providers and access additional information and is available at the iPhone application store.

**Preventive Health Coverage**

Federal health care reform has mandated that certain preventive health services be covered at 100% with no patient cost share. For A&M System health plans, this change begins September 1st. The following services are covered at 100%, **when you use a network provider:**

**Adults**
- Routine physicals/exams
- Blood Pressure Screening
- Cholesterol Screening
- Type 2 Diabetes screening
- HIV and sexually transmitted infections screening

**Children**
- Routine physicals/exams
- Behavioral Assessment
- Screening for: Developmental, Autism, Visual Acuity, Hearing loss, hypothyroidism, sickle cell and phenylketonuria (PKU)
- Immunizations:
  - Diphtheria, Tetanus, Pertussis
  - Haemophilus influenza type B
  - Hepatitis A and B
  - Human Papillomavirus (HPV)
  - Influenza (Flu)
  - Mumps, Measles, rubella
  - Meningococcal
  - Inactivated Poliovirus
  - Rotavirus
  - Varicella (chickenpox)

This is a partial listing of the services covered at 100%. For more information, call the Customer Service number listed on your ID card.

*Remember, if you have other illness-related services treated at the same time, you may be asked to pay a copay.*
New Women’s Care Mandate

You may have recently read about a new initiative passed by the federal government regarding women’s care. This will take effect beginning with the plan year that starts on or after August 1, 2012 – for our plans, this means September 1, 2012.

While many women’s screenings and tests are fully covered as part of the new preventive health measures beginning 9-1-2011 (see related article in this issue), measures that will not become fully covered until next plan year include FDA-approved contraceptives, breastfeeding equipment rental, testing for gestational diabetes and screening and counseling for interpersonal and domestic violence.

MetLife Enhances Their Website for ORP and Tax Deferred Plan Participants

MetLife, an approved vendor for the A&M System retirement plans, is about to launch a new version of their participant website. This new version can help you better manage your retirement goals regardless of whether you have a retirement savings plan account with MetLife.

The site will include:

- A more engaging look, using text and graphics like smart phone applications.
- Comprehensive educational content available to all employees, not just plan participants.
- Interactive tools such as calculators and multimedia presentations, covering a range of topics from basic investment concepts to how much income you may need in retirement.

A quick, four-minute demonstration http://www.brainshark.com/metlifebusmktg/vu?pi=zhK2Njy3z2g5fz0 explores the new features of the website that will be available on September 14.