

Bulletin



Frequently Asked Questions

CVS Caremark Prescription Mail Order Program

You may be finding that employees are asking you questions about how to get started with the CVS Caremark mail order program for long-term prescriptions. Here are some of our most frequently asked questions with helpful responses. To download a full list of related questions and answers, visit www.nhlgc.org and click on Coverage Programs > HealthTrust > BA Resources > Frequently Asked Questions.

Q. How do I begin using the mail order program for my long-term prescription needs?

A. Simply ask your doctor to write a new prescription for up to a 90-day supply plus three refills (if appropriate). If you need medication right away, ask your doctor to write another prescription for up to a 34-day supply to fill at the retail pharmacy.

Next, complete a *CVS Caremark Mail Service Order Form* and mail it to the CVS Caremark address on the form along with your prescription and copayment. You can download a PDF of the form from the “HealthTrust—My Benefits” section of New Hampshire Local Government Center’s website at www.nhlgc.org.

Q. Can my doctor fax new prescriptions directly to CVS Caremark or be contacted to obtain the prescription?

A. Your doctor can fax new prescriptions directly to CVS Caremark by calling **800.378.5697**. CVS Caremark can also contact your

doctor directly to obtain a new prescription for you. To get that process started, call CVS Caremark at **800.875.0867** or log into the CVS Caremark portal at www.caremark.com and then click on Start a New Prescription > FastStart. Please be prepared to provide the names of your medicines and your doctor’s name and phone number.

Q. Are there any online services available to help me manage my prescription benefits?

A. You can connect to a variety of secure features online at www.caremark.com that allow you to request mail order refills, check the status of recent orders, access prescription drug history, price medications and much more. To access these services, just complete the site’s easy registration process.

Q. How do I order future prescription refills or renewals?

A. There are many convenient options to obtain refills. You can initiate your prescription refills 1.) online at www.caremark.com; 2.) by calling CVS Caremark at **888.726.1631**; or 3.) by completing the *CVS Caremark Mail Service Order Form* and mailing it directly to CVS Caremark. You can also have your prescription refills automatically sent to you by requesting the *Automatic Refill* feature online or calling CVS Caremark. When it’s time for you to renew your prescription (usually after one year), you can choose to obtain a new prescription from your doctor directly or request the *Automatic Renewal* feature; CVS Caremark will contact your doctor for you. You can also select this feature online or call CVS Caremark.

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Claim Submission Deadline for FSA Participants

Flexible Spending Account (FSA) participants are frequently confused by the deadlines for submitting claims at the end of a plan year. Generally speaking, once the plan year (or grace period, if applicable) ends, a participant has 90 days to submit claims that were incurred during the plan year or grace period.

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New and Improved Website is Launched for LGC Members

The LGC's new and improved website launched on February 24. It was designed with you—our valuable members—in mind. Using your helpful feedback gathered during the past year in focus groups and by survey, we've redesigned our site to better meet your needs. It now offers you the following:



- Ease of locating information on LGC coverage programs, services and other offerings through a page-top **navigation bar** with drop-down menu selections.
- An interactive **Calendar of Events** (including one for our Affiliate Groups!) that lets you search for trainings and workshops by calendar date and keyword. You can even export items to your own Outlook calendar and set up reminders on upcoming events!
- Convenient access to *New Hampshire Town and City* magazine articles—now touted on our home page—through a user-friendly search feature.
- A fill-able PDF to electronically submit **Classified Advertisements** for both our website and magazine.
- A shopping cart feature for purchasing LGC **Publications** online.

Please note that access to our *eConnect*, *ePLT* and *eMember Services* log-in portals has changed, so your old bookmarks to them will no longer work. To visit *eConnect* or *ePLT* now, click on “Coverage Programs” on our home page’s top navigational bar. For *eMember Services* access, click on the “HealthTrust-My Benefits” button located in our home page’s left-hand margin. Once you have re-visited these portals, feel free to create new bookmarks for your future convenience.

LGC Academy Expands Offerings for 2010

The LGC is proud to continue offering courses through the LGC Academy for 2010. The LGC Academy provides a convenient learning structure for today’s busy employees and elected officials by combining online learning tools and face-to-face classroom experiences with highly qualified instructors.

“We have experienced great success with enrollments and completed courses,” says LGC Risk and Health Manager Scott Weden, noting that more than 600 LGC members are either currently enrolled in or have completed LGC Academy courses. Besides an array of new online course offerings—like *Orientation Program for Municipal and School Treasurers*—currently available

It's Time to Register for 2010 Benefits Administrator Workshops

Our Benefits Administrator Workshop is designed to provide Benefits Administrators of New Hampshire Local Government Center HealthTrust member groups with important updates and new information regarding LGC HealthTrust products, programs and services. Topics this year include a review of prescription drug and *Slice of Life* program changes, an overview of tax dependent status guidelines, revisiting retiree rules and more.

For your convenience, this workshop is being offered on the following Wednesdays at LGC, 25 Triangle Park Drive, Concord: **April 7, 14 and 21**. To download a registration form, visit www.nhlgc.org and click on Training & Events > Benefits Administrator Workshops. You can register online by clicking on your workshop date of choice in our website’s “Calendar of Events” section. Or call Judy Pearson at 800.852.3358, ext. 150, to register by phone.



at www.lgcacademy.org, the LGC Academy continues to offer the following hybrid classes in finance that combine on-line components with in-classroom sessions:

- Basic Government Accounting
- Financial Reporting & Accountability
- Financial Account Reconciliation
- Internal Controls & Fraud Prevention

To view all current course offerings and register for any, visit www.lgcacademy.org.



TAKE Note

Be Aware of FSA Open Enrollment Period

Because a Flexible Spending Account (FSA) is administered according to regulations established by the Internal Revenue Service (IRS), it is important that deadlines around enrolling for a new plan year are followed. According to the IRS, as documented in the model Plan Document provided to member groups for whom LGC administers FSAs, “There will be an annual Open Enrollment Period prior to the beginning of each Plan Year during which each Eligible Employee will be allowed to enroll in or modify his or her election with respect to available Optional Benefits for the upcoming Plan Year.” The model Plan Document further states that an employee needs to enroll “...by submitting an Enrollment Form to the Plan Administrator during the Open Enrollment Period prior to the beginning of that Plan Year.” This means that if your plan year starts on July 1, enrollment forms should be submitted no later than June 30; if your plan year starts on January 1, enrollment forms should be submitted no later than December 31. Please communicate this enrollment deadline to your employees as strict adherence to it is extremely important. For questions related to your FSA plan, please contact LGC’s FSA Department by calling **800.852.3358** or e-mailing fsa@nhlgc.org.

Important Change in Requests for Debit Card Receipts

If you offer an FSA plan to your employees through LGC and make the debit card available, the following notice related to a change in how requests for receipts are received is important to you. As you know, when an FSA participant uses their FSA debit card for a purchase that the IRS requires to be substantiated manually, we send the participant a First Request and Second Request via e-mail. To be in compliance with Payment Card Industry requirements that were recently changed, any e-mail automatically generated from a payment card application that has a PDF attachment must have the attachment encrypted with a password to open the attachment. This means that when the participant receives their e-mail and wants to open the attached PDF, they will be prompted to enter a password. ***The password will be the last four digits of their current Benny debit card number.*** Questions regarding this change can be directed to LGC’s FSA Department by calling **800.852.3358** or e-mailing fsa@nhlgc.org.

Frequently Asked Questions... *continued from front page*

Q. How long will it take for me to receive my mail order prescriptions?

A. New prescriptions will arrive 7 to 10 days from the time CVS Caremark receives your order. Refills are delivered within 5 to 7 days from the time CVS Caremark receives your request.

Q. What if my medication requires refrigeration or special handling?

A. CVS Caremark handles all prescription orders with the utmost care. Each facility has the appropriate quality and safety procedures in place to ensure that all medication is delivered effectively, including temperature sensitive medication. For example, diabetic insulin requires refrigeration and, depending on the destination temperature, will be shipped overnight or via next-day delivery with a cold gel pack. It is also bubble wrapped to protect against moisture and packed in an insulated, expandable plastic bag. There are also shipping procedures in place to prevent medications from freezing and spoiling. There is no cost to you for special shipping requirements. Most of CVS Caremark’s shipments are enclosed in a plastic poly bag and will not indicate it is coming from a pharmacy.

Q. What if my prescription is lost, stolen or damaged?

A. CVS Caremark has specific procedures to follow in the rare event your medication is lost, stolen or damaged. In these cases, they will issue another supply to you. If you do not have enough medication remaining, they will authorize a short-term supply for pick-up at the retail pharmacy. Contact CVS Caremark or LGC HealthTrust immediately if your medication is lost, stolen or damaged.

Q. What if I am traveling or away for a long period of time?

A. You can request an additional supply of medication by calling CVS Caremark. They will make certain you have the necessary supply of medication while you’re away.

Q. Will the mail order save me money?

A. The LGC HealthTrust’s prescription programs are designed to save you money when you use the mail order for your long-term prescription needs. You will be responsible for only one copayment for up to a 90-day supply for each long-term prescription, whereas you are responsible for a copayment for each 34-day supply at the retail pharmacy for short-term prescriptions.

CVS Caremark

Toll-free number: 888.726.1631

Representatives available 24 hours a day, seven days a week (except Thanksgiving and Christmas)

LGC HealthTrust

Toll-free number: 800.527.5001

Representatives available 8:30 a.m. – 4:30 p.m. (EST) weekdays

Pharmacy Management Services Now Enhance Workers' Compensation Program

By Ron Davies

The LGC Property-Liability Trust's Workers' Compensation Program (WCP) has partnered with CorVel Corporation to provide pharmacy management services to our member employees who are injured or suffered a work-related illness. CorVel provides these services through CVS Caremark—one of the country's largest pharmacy networks with access to approximately 60,000 pharmacies, including 7,000 CVS pharmacy stores.

Member Benefits

The development of new and expensive drugs, combined with increased use of drug therapies by physicians, continues to drive up prescription costs over 15 percent every year. To help stem that trend, our WCP pharmacy component includes a bill review platform through CorVel. This can yield enhanced savings for LGC members and deeper pharmacy discounts due to CorVel's strict utilization controls.

When an employee is injured or suffers a work-related illness, it is imperative that the employer submit a *First Report of Injury* within 24 hours of having knowledge of the injury. One of our WCP claim representatives will contact both the injured or ill worker and member within one business day of the claim being reported. If the worker requires a prescription, we will immediately contact our CorVel representative, who will then send a prescription ID card directly to the worker. The worker must present the card to their pharmacy upon prescription fulfillment.

Valuable Safeguards

The benefits of our WCP's prescription component are numerous. First, there is a formulary related to the prescription card which allows the worker to receive only medication that is related to their injury. When the prescription card is used by the injured employee, there will be no out-of-pocket expenses incurred by them. There are also mail order and 90-day retail pharmacy options available.

The worker can use their ID card every time a prescription is needed as long as it is required for their work-related injury or illness. When prescriptions are no longer needed, the card is voided, assuring no unauthorized usage.

You can have peace of mind knowing that our WCP's prescription component can provide valuable services to your employees while helping to lower overall pharmacy costs. For further information about the WCP, please visit our website at www.nhlgc.org and click on Coverage Programs > Workers' Compensation.

Ron Davies is assistant claim manager of workers' compensation at New Hampshire Local Government Center and can be reached by calling 800.852.3358, ext. 262, or e-mailing rdavies@nhlgc.org.

Take Advantage of LGC's "Best Practice" Loss Prevention Services

The LGC's 2010 move to bring its Workers' Compensation Program in house now enables our Risk Services staff to offer responsive case management and targeted loss prevention programs.

Effective Risk Management with Ergonomics

Ergonomics focuses on creating a safe relationship between employees and the physical demands of their jobs. Assuring a safe fit between employees and their job tasks, work stations, tools and equipment can help prevent potentially serious musculoskeletal disorders (MSD). Recognizing ergonomic risk factors in the workplace is an essential first step in correcting hazards and improving worker safety. Conducting ergonomic assessments is one of the most effective ways to accomplish this.



Detecting and Preventing Workplace Hazards

Effective ergonomic programs are based upon a combination of management commitment and employee participation. A key success factor is to help employees become aware of high-risk work habits and then provide them with tools and information on how to work safely.

If you are an employer whose workplace poses ergonomic risk factors—or whose workers report MSDs—specific actions to take include providing ergonomic trainings and assessments for employees with high-risk jobs. To learn about LGC's Workers' Compensation Program and scheduling ergonomics assessments at your workplace, call **800.852.3358** and ask for LGC's Risk and Health Management Department or e-mail riskandhealth@nhlgc.org.

March

3/31 **Get Healthy Personal Health Analysis (PHA) Questionnaire Completion Deadline**

Please remind your New Hampshire Local Government Center (LGC) HealthTrust medically covered members to visit www.nhlgc.org and click on the "Take the 2010 Get Healthy Personal Health Analysis" link for online submission to be eligible for *Health Awareness* Program reimbursements in 2010. All PHA participants who do so will receive a confidential *Personal Wellness Report* plus a \$75 incentive.

April

4/7, 4/14 **Benefits Administrator Workshop** & 4/21 **9 a.m. – 3 p.m. (lunch provided)** LGC, Concord, NH

Topics this year include a review of prescription drug and *Slice of Life* program changes, an overview of tax dependent status guidelines, revisiting retiree rules and more. To register, visit www.nhlgc.org and click on "Calendar of Events."

4/28 **A Workshop for Retired Members Turning 65** **9:30 a.m. – Noon • LGC, Concord, NH**

This workshop is for LGC HealthTrust's retired members and spouses turning 65. It addresses Medicare Supplemental benefit coverage, related forms and NHRS pension/subsidy changes. Benefits Administrators are encouraged to attend. To register, please call **800.852.3358**, ext. 150.

May

5/31 **Memorial Day Observance** LGC closed

Claim Submission Deadline... *continued from front page*

Following is a review of deadlines for you to share with your group's FSA participants.

PLAN YEAR JANUARY 1 – DECEMBER 31; NO GRACE PERIOD

Incur dates for claims: January 1 – December 31

Deadline for submitting claims: March 31 (except in a leap year, when 90 days from December 31 is March 30)

PLAN YEAR JANUARY 1 – DECEMBER 31; 2½-MONTH GRACE PERIOD

Incur dates for claims: January 1 – March 15

Deadline for submitting claims: June 13

PLAN YEAR JULY 1 – JUNE 30; NO GRACE PERIOD

Incur dates for claims: July 1 – June 30

Deadline for submitting claims: September 28

PLAN YEAR JULY 1 – JUNE 30; 2½-MONTH GRACE PERIOD

Incur dates for claims: July 1 September 15

Deadline for submitting claims: December 14

Unsure if your FSA plan has the grace period?
Contact LGC's FSA Department at **800.852.3358**
or fsa@nhlgc.org to verify your plan provisions.

BENEFITS

Bulletin

Published quarterly to keep member groups of New Hampshire Local Government Center HealthTrust informed of benefit news, service improvements and upcoming events.

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LGC CONTACT INFORMATION

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Website: www.nhlgc.org

LifeResources— Member

Assistance Program: 800.759.8122

LGC MISSION: To provide programs and services that strengthen the quality of member governments and the ability of their officials and employees to serve the public by being a catalyst for dialogue and action, an advocate on issues, an advisor on problems, a provider of benefits and risk-management services, an educator/trainer in skills and a resource for information.