

Pharmacy Program Changes for 2010 Seek to Keep Drug Costs Down

For New Hampshire Local Government Center (LGC) HealthTrust members with pharmacy benefits offered through CVS Caremark, the following programs will begin on January 1, 2010:

- **Maintenance Mail Program** – This program supports the substantial cost savings associated with using the CVS Caremark Mail Service Pharmacy. It allows individuals to fill a 34-day supply of a newly prescribed maintenance medication at a retail pharmacy with up to two refills. The CVS Caremark Mail Service must be used for future refills of the medication.
- **Generic Equivalent Program** – This program is designed to address the increased cost associated with purchasing brand-name medicine when a generic equivalent is available. Individuals still have the ability to fill prescriptions for brand-name medicine if preferred. However, they will be required to pay the generic’s co-payment plus the cost difference between the brand-name medication and its generic form when a generic equivalent is available.
- **Specialty Drug Program** – Members will need to access CVS Caremark’s Specialty Pharmacy for all their specialty drug needs. This program is designed to provide individuals with personalized service, education and support to gain the full benefit of treatment with specialty medicines. It includes the following:

- ✧ 24/7 on-call pharmacist access
- ✧ Convenient delivery to your home or doctor’s office

- ✧ Medicine- and disease-specific education and counseling
- ✧ Online support through www.caremark.com/specialty, including interactive questions-and-answers with pharmacists and nurses

All affected members will receive a letter explaining these program changes and how they impact their benefit program. Additionally, new *Prescription Benefit* booklets outlining these changes will be distributed in December.



Census Data Collection Impacts Premium Rates

Over the summer, the LGC provided you with census information for the purpose of updating life, short- and long-term disability benefit factors. As of this writing, 98 percent of our member groups have responded, which is greatly appreciated.

“The significance of keeping this information current and accurate can’t be overly emphasized,” explains LGC Account Manager Charlene Wallace. She notes that as income replacement programs, benefits are generally based on an employee’s salary and job position. “Updating census information ensures that the accurate benefit is paid to a disabled employee if there is a need to access these benefits,” Charlene notes.

Timely plan enrollment is also an important responsibility, according to Charlene. “Many of these plans require an *Evidence of Insurability* form to be submitted upon late application. This means that the carrier has the ability to deny coverage for amounts greater than the guarantee issue* amount,” she adds.

Premium for these plans is also developed using census data, Charlene points out. “Keeping this information current ensures that you are paying premium only for the amount of coverage you need.”

*Guarantee issue is an amount the carrier agrees to insure an individual for regardless of health status and is noted on LGC’s transmittal for life and long-term disability.

INSIDE THIS ISSUE:

| | |
|---|---------------|
| What’s Happening | Page 2 |
| Retiree workshop series returns in 2010. | |
| Legislative Update | Page 2 |
| House Bill 790 impacts dependent eligibility. | |
| Take Note | Page 3 |
| Slice of Life activation kits are coming! | |
| LGC Academy | Page 4 |
| Get ready for self-paced, online classes. | |
| Upcoming Events | Page 4 |

Mark Your Calendar for 2010 Retiree Workshop Dates

In 2009, nearly 100 retirees and their spouses attended one of LGC HealthTrust's four *Workshop for Retired Members Turning 65* sessions. Four similar workshops are set for 2010 on the following Wednesdays at LGC in Concord:

- February 24
- April 28
- September 15
- November 3

Once again, the 9:30 a.m. to noon workshops will be co-hosted by the New Hampshire Retirement System (NHRS) and provide helpful information on NHRS pension and subsidy changes. Other topics scheduled to be covered include Medicare Supplemental benefit coverage and how to complete related paperwork. Benefits administrators are welcome to attend any session. To register, call 800.852.3358, ext. 150.

* * * *

Wellness Coordinator Training to be Offered in March

Our Risk and Health Management Department is offering a *Wellness Coordinator Training: You Implement, We Incentivize* workshop from 8:30 a.m. to 3 p.m. Tuesday, March 2, (snow date: Thursday, March 11) at the LGC in Concord. This workshop provides a step-by-step process for building and implementing a worksite wellness program. Session panelists will include police, schools and municipal offices sharing their successes in bringing health and wellness to staff. Tools to implement *Be Active - Eat Healthy*, the LGC's new 10-week, physical activity and nutrition program, will also be provided.

Business administrators are encouraged to attend, along with wellness coordinators, school nurses, CEOs, town managers and department heads plus school superintendents, principals and vice principals. Watch for an upcoming mailing of our *Winter/Spring 2010 Risk and Health Management Workshops* brochure for registration information or visit the "Calendar" section of www.nhlgc.org. The registration deadline is Tuesday, February 23.



LEGISLATIVE Update

Legislature for 2010 Further Addresses Dependent Eligibility

In the late fall of 2007, the New Hampshire Legislature's House Bill (HB) 790 expanded access to medical and/or dental coverage for young adults by allowing access to coverage through a parent's plan until age 26. More recent legislation, HB 330, further addresses dependent eligibility.

HB 330 defines a dependent child as one who is unmarried and:

- Under age 19; or
- Under age 25 and a full-time enrolled student at an educational institution; or
- Under age 26, a resident of New Hampshire and not provided coverage under any other health plan.



Essentially, HB 330 now requires a dependent child living out-of-state to be a full-time student enrolled at an educational institution.

Please know that the LGC is adhering to the Legislature's new full-time student definition and will begin monitoring residency status with each dependent certification processed after January 1, 2010. However, while HB 330 adjusted the age qualification for out-of-state full-time student dependents to age 25, the LGC will continue to allow access to coverage through age 26 for these dependents.

TAKE THE 2010
PERSONAL HEALTH ANALYSIS
QUESTIONNAIRE*!



*Visit www.nhlgc.org in January 2010 for a PHA link.

Slice of Life Activation Kit Mailings Go Out in January

Each year, all LGC HealthTrust subscribers and their medically covered spouses are eligible to take the *Slice of Life* Program's *Get Healthy* Personal Health Analysis (PHA) between January 1 and March 31. The PHA is a simple questionnaire designed to identify specific health risks. It can be completed on line, which earns participants a \$75 incentive*.



After completing the PHA online, participants can immediately download a detailed Personal Wellness Report which determines their eligibility for a low, moderate or high health risk program. Gordian Health Coaches are then available to guide, educate and encourage those with specific lifestyle risks or chronic conditions and help them manage and improve their health.

Please encourage your LGC HealthTrust medically covered employees to take the PHA in 2010. Related information will be mailed to them during January in a *Slice of Life* activation kit.

* A paper PHA can be completed to earn a \$50 incentive; call 866.564.5237 to request a paper version.

* * * *

Reminder Regarding Collection of Spouse's Social Security Number

In August, notification was sent to LGC HealthTrust member groups regarding new Medicare Secondary Payor requirements to report Social Security numbers (SSN) for each employee and covered spouse 45 years or older who is enrolled in an LGC medical plan. In order to facilitate this reporting requirement, **the SSN of any spouse new to your medical plan must now be reported prior to enrollment.**

We recently revised the LGC HealthTrust's *Medical and/or Dental Application and Change Form* (application) to capture this information for all new enrollees and mailed a supply to member groups in early October. Future applications received at LGC that are missing a spouse's SSN will prompt a call to the group's Benefits Administrator for the information. We will be unable to finish processing applications until the missing SSN is provided to our Member Services Department. To avoid processing delays, please ensure that all applications submitted to LGC contain spouse SSNs. We appreciate your timely cooperation.

* * * *

Secure E-mail: Protecting Sensitive Data

In April of this year, the LGC implemented a new, secure e-mail messaging system provided by Zixcorp[®]—the leading provider of hosted services for businesses that demand secure transmission of high-volume, sensitive information. We've since heard concerns over this new process from member groups and apologize for any inconvenience the new system may have caused.

All employers are responsible for protecting an employee's personal health data and information. Here at LGC, in collaboration with you, we have the added responsibility of protecting *your* employee's personal health data and information. A typical workday, for example, generates hundreds of incoming e-mails containing sensitive personal identifying data related to claims reviews, emergency prescription refills, enrollment requests and other private matters. Therefore, it is essential that LGC use a secure e-mail process to protect this sensitive data.

To use Zixcorp effectively, simply keep your related login and password handy for easy access. You'll soon find using the secure process no more difficult than making an online purchase.

Please contact Member Services at **800.852.3358** or **memberservices@nhgic.org** with any related problems. You may always use these alternate means of providing LGC with information that contains personal or confidential data: fax, phone or mail.

LGC Academy Offers Variety of Self-Paced Online Classes for 2010

The LGC Academy is expanding its Finance course offerings for 2010 to include *Financial Account Reconciliation*. Recommended for town/school bookkeepers/clerks as well as new finance directors, this new hybrid class includes both in-class instruction and online homework and testing components. It's designed to assist attendees in preparing reconciliations for balance sheet, revenue and expense accounts.

A variety of self-paced, online modules have also been added to the following LGC Academy areas of study:

- Taxation
- Governance
- Health & Safety
- Human Resources
- Land Use
- Schools

Each new module's e-learning format features an easy-to-access PowerPoint presentation on specialized topics like *Building a Respectful School Community, Fundamentals of Ergonomics, Emergency Vehicle Liability and Zoning and Planning Basics*. They are available online 24/7 and designed to enhance employee job performance while bringing greater value to your organization.

The LGC Academy

For a complete listing of LGC Academy course offerings, please visit www.lgcacademy.org. To help you better navigate the site, please check out our new video tutorial on the home page.

2009 - December

12/ 24-25 **Christmas Observance**
LGC closed starting at noon Thursday, 12/24

2010 - January

1/1 **New Year's Day**
LGC closed

1/18 **Martin Luther King, Jr./Civil Rights Day**
LGC closed

February

2/15 **Presidents' Day**
LGC closed

2/24 **A Workshop for Retired Members Turning 65**
9:30 a.m. - Noon, LGC, Concord, NH
This workshop offers helpful information on Medicare Supplemental benefit coverage for LGC HealthTrust's retired members and spouses turning 65. It also provides a review of, and assistance with, required forms and addresses New Hampshire Retirement System pension and subsidy changes. Group benefits administrators are encouraged to attend. To register, call 800.852.3358, ext. 150.

BENEFITS

Bulletin

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

Editor: Lynn Sperl

LGC CONTACT INFORMATION



Toll Free: 800.852.3358

Local: 603.224.7447

Fax: 603.226.2988

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.