2011 Pharmacy Drug Benefits for BlueCross and BlueShield Members

BlueCross and BlueShield members can view their current prescription drug benefits through BlueAccess for Members and Prime Therapeutics who administers your pharmacy benefit on behalf of your health plan. The 2011 prescription drug benefit changed for the BlueOptions and BlueChoice plans and could affect your cost at the pharmacy.

Prescription drugs are currently available in a 34-day supply or 100 units, whichever is less, under the BlueOptions and BlueChoice plans. The Top 25 generic drugs list was upgraded to the Top 50 generic drug list. This list of selected generics has a $4.00 copay for a 34-day supply or a $10.00 copay for a 90-day supply. Other generics will be up to a $25.00 copay; preferred drugs will be up to a $50.00 copay; and non-preferred drugs will be up to a $100.00 copay. Specialty drugs will be $150.00 if obtained through Triossant, a specialty provider.

In order to better determine your cost at the pharmacy, you can log into your BlueAccess for Members at www.bcbsok.com/osu/. Once you are logged into the website you can click on the tab titled My Coverage, then click on the Rx symbol under Quick Links. Once the Rx Drugs page has loaded, click on the link titled Prime Therapeutics. You will be asked to verify the terms of use for the Prime Therapeutics website. Once verified, the system will take you to the Prime Therapeutics website. Use the navigation buttons on the left to get specific information about your benefits. You can check what drugs are covered by your benefit and you can look up drug prices. You can also search for a pharmacy near you, view your pharmacy claim history, set up prescriptions to be received through mail order, and more.

You can check the cost of your specific prescriptions for 2011 if you have the daily dosage, strength of the tab, and the exact name of the script. If the prescription is not written for a generic, you may want to talk with your doctor to see if that might be an alternative for you.

On January 1, 2011, a new law took effect that requires a prescription in order to purchase or be reimbursed for Over-the-Counter (OTC) drugs from a medical spending or savings plan. You can still use your medical account for OTC drugs for conditions such as allergies or acid reflux disease if you have a prescription.

Simply ask your health care provider to write you a prescription for the OTC drug or drug category needed (such as Claritin or loratadine). If you use your PBS Benefits Card, you may then take the prescription to the pharmacy counter and use your PBS Benefits Card to fill the prescription and make the purchase.

If the pharmacy has a standardized inventory system (IIAS), the transaction will automatically be verified and no further action will be required. If it is a non-IIAS pharmacy, you will be asked to send the prescription along with the detailed register receipt to PBS to complete the verification process. Per IRS guidelines, you will not be able to use your debit card at the general merchandise checkout (generally located at the front of the store), as OTC drugs have been removed from the list of items eligible for purchase generally. If you do not use a PBS Benefits Card, you may file a manual or online claim—be sure to include the detailed register receipt and prescription for reimbursement.

Not all OTC items require a prescription; medical devices (such as monitors) and supplies (such as bandages and contact lens solution) were not affected by the new law and may still be purchased with your PBS Benefits Card or reimbursed from your account without a prescription.

BlueCross BlueShield Identification Cards

All employees enrolled in BlueOptions, BlueChoice and BluePreferred health insurance should have received new BlueCross BlueShield Identification Cards in their home mail. Please remember to take your new card with you the next time you visit your medical provider(s). Any old Identification Cards may be destroyed.

Employees who waive health insurance should have also received Identification Cards, which can be used to register online for BlueAccess for Members, at www.bcbsok.com/osu.

Are You Heart Healthy?
Presented by BlueCross BlueShield of Oklahoma

Heart disease is the leading cause of death for both women and men in the United States. To learn more about heart disease and prevention, a health educator from BlueCross BlueShield of Oklahoma will conduct a webinar on Wednesday, February 23, from 11:30 a.m. - 12:30 p.m.

• Become familiar with risk factors of heart disease.
• Learn how to adopt preventive measures and healthy lifestyle changes.
• Learn about tests that help protect heart health.
• Tips for improving heart health.

To access the presentation, go online 15 minutes before the session start time, open your web browser, and copy and paste the web address into the address bar https://www.livemeeting.com/cc/bcbsil/join?id=B2KGM3&role-attend. A window will open asking you to sign in. Enter the necessary information and click OK. Connect to the teleconference five minutes before the scheduled session, using the number and confirmation number provided above.

Unable to join the meeting? Use this address: https://www.livemeeting.com/cc/bchsil/join. Meeting ID: 5H5DG. Location: https://www.livemeeting.com/cc/bchsil.

Over-the-Counter Drugs

On January 1, 2011, a new law took effect that requires a prescription in order to purchase or be reimbursed for Over-the-Counter (OTC) drugs from a medical spending or savings plan. You can still use your medical account for OTC drugs for conditions such as allergies or acid reflux disease if you have a prescription.

Simply ask your health care provider to write you a prescription for the OTC drug or drug category needed (such as Claritin or loratadine). If you use your PBS Benefits Card, you may then take the prescription to the pharmacy counter and use your PBS Benefits Card to fill the prescription and make the purchase.

If the pharmacy has a standardized inventory system (IIAS), the transaction will automatically be verified and no further action will be required. If it is a non-IIAS pharmacy, you will be asked to send the prescription along with the detailed register receipt to PBS to complete the verification process. Per IRS guidelines, you will not be able to use your debit card at the general merchandise checkout (generally located at the front of the store), as OTC drugs have been removed from the list of items eligible for purchase generally. If you do not use a PBS Benefits Card, you may file a manual or online claim—be sure to include the detailed register receipt and prescription for reimbursement.

Not all OTC items require a prescription; medical devices (such as monitors) and supplies (such as bandages and contact lens solution) were not affected by the new law and may still be purchased with your PBS Benefits Card or reimbursed from your account without a prescription.
Flexible Spending Account

Receipt Notification Requests

At times, after you use your MBI Debit Card to pay for eligible health care products and services allowed under the medical reimbursement account, Planned Benefit Systems, Inc. (PBS) will request a copy of your receipt for a specific transaction. Per IRS guidelines, PBS is required to confirm your pre-tax Flexible Spending Account dollars are being used to pay for eligible services/items.

If you receive a Receipt Notification Request via mail or e-mail, simply fax/mail/email PBS your receipt along with the original Receipt Notification Request. PBS will review the receipt and update your claim. Ignoring these requests may result in the temporary deactivation of your PBS Benefits Card.

You can incur expenses through March 15, 2011, and apply them to your 2010 plan year balance. You have until March 31, 2011, to submit paper claims for reimbursement.

Be Heart Smart – February 16 Wellness Wednesday

February is American Heart Month and the Seretean Wellness Center wants to make you HEART SMART. According to the American Heart Association’s website, about every 25 seconds, an American will have a coronary event, and about one every minute will die.

We don’t want you to be one of these statistics! Join the staff from the Seretean Wellness Center as we discuss signs and symptoms of cardiac distress, cardiac risk factors, heart healthy nutrition, and other diseases and conditions that can put your heart at risk. Also discussed will be the benefits of exercise, how to get started and stay motivated, and how the SWC staff can assist with your own personal plan.

The Wellness Wednesday Program will be held February 16 from noon – 12:45 pm at the Seretean Wellness Center Lecture Hall. The program is free and a healthy lunch will be served but you must pre-register by Friday, February 11. The lunch will consist of a hummus wrap, greens, and fruit. To register, email wellness@okstate.edu or call 744.WELL (9355).

Just another way we are striving to be America’s HEALTHIEST campus!

TIAA-CREF Visits

TIAA-CREF representatives will be on the Stillwater campus on the following dates to meet one-on-one with employees: February 15, 16, and 17.

To make an appointment, call TIAA-CREF at 405-732-8353.

Training Opportunities

Please pre-register for training opportunities.

February

15 Creating an Injury Free Environment
16 Purchasing Policies and Procedures
16 Red Flags Rule
16 How to Hire International Employees
16 Access 2007 Level 1 (Day 1)
16 Publisher 2007 (Day 1)
17 Success is Not for Whiners
18 Access 2007 Level 1 (Day 2)
18 Publisher 2007 (Day 2)
22 Financial Reporting System Training
22 Fixed Assets
23 Hiring Without a Hitch
23 Maximizing Performance Reviews
23 Access 2007 Level 2 (Day 1)
23 Bridging from Office 2003-2007
23 Word 2007 Mail Merge
24 Purchasing Card Training
24 Information Security Awareness
25 Access 2007 Level 2 (Day 2)
25 Basic Personal Computer Introduction

For a description of the classes or to register, go to http://hr.okstate.edu, or call Training Services, (405) 744-5374. Also, find us on Facebook, Twitter, and LinkedIn.

The Biggest Loser Pound for Pound Challenge

Oklahoma State University has been invited to participate in the “Biggest Loser’s” Pound for Pound Challenge. The Pound For Pound Challenge is a partnership with The Biggest Loser, General Mills and Feeding America. For every pound you pledge to lose, a pound of groceries will be delivered to a local Feeding America Foodbank. The foodbank serving Stillwater is Lost Creek United Methodist Church.

OSU faculty, staff, and students are encouraged to participate in the program by creating an account at www.ppfchallenge.com and joining the OSU team. For every pound you pledge to lose, the Stillwater community will receive one pound of food. Daris George, former OSU student and Season 9 participant of the NBC show The Biggest Loser, will be on campus February 22 to film segments that will appear on a future episode of the Biggest Loser. The Feeding America food truck will deliver food to the Lost Creek United Methodist Church at 1:00 pm that day. Volunteers are needed to help unload the truck and each volunteer will receive a t-shirt. To volunteer, email Mary Talley, mary.talley@okstate.edu.

Daris says, “I am an Oklahoman and did my best to make my fellow Oklahomans as well as myself proud. Participating in the Pound for Pound Challenge is a win-win situation because you’re not only helping yourself but helping feed America.”

Questions? Call (405) 744-WELL (9355).

Policies and Procedures Update

The following are updated policies:

1-0604 Audits Which Uncover Criminal Acts November 2010
2-0212 Approval of General Education Courses January 2011
2-0701 Family Education Rights and Privacy Acts (Buckley Amendment) January 2011
3-0241 Purchasing Card November 2010
3-0712 Human Resources Information Management Systems November 2010
4-0135 Costing Practices for Sponsored Research and Service Projects October 2010
4-0137 Cost Accounting Standards: Applicable Credits and Incidental Receipts October 2010
4-0138 Classifying Accounts as Organized Research Under 2 CFR 220 (Formerly OMB Circular A-21) October 2010
4-0139 Recharge Accounts and Sponsored Agreements October 2010

4-0139 Recharge Accounts and Sponsored Agreements

The following policies have been deleted, as outdated and obsolete:

3-0701 Definitions, Exemptions, and Amendments for Classified Staff
3-01202 Group and Casualty Insurance Indemnifying Bonds and Insurance

OSU Human Resources developed this information for the convenience of OSU employees. It is a brief interpretation of more detailed and complex materials. If further clarification is needed, the actual law, policy and contract should be consulted as the authoritative source. OSU continually monitors benefits, policy and procedures and reserves the right to change, modify, amend, or terminate benefit programs at any time.