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Save Money with
PerksCard



Recommended
Immunizations
for Adults

EXTRA! EXTRA! SHINGLES VACCINE & PREVENTIVE CARE TIPS INSIDE

BENEFITS MATTER



IMPORTANT INFORMATION REGARDING YOUR 2013 BENEFITS | PNNL RETIREE EDITION | NOVEMBER 2012

What's Changing with Health Care Reform?

Since the continuing Affordable Care Act became law in March 2010, many changes to health care have been planned and will be implemented over the course of four years. Some changes, like the requirement that all preventive care services be fully



The Affordable Care Act is expanding access to preventive services for women.

covered under all medical plans, have already been implemented and are in place.

However, there are some aspects of health care reform that have yet to be implemented, including changes for 2013. The Act is expanding access to [preventive services for women](#). The following list highlights some of the covered services:

- [Anemia](#) screening on a routine basis for pregnant women
- [BRCA](#) counseling about genetic testing for women at higher risk
- [Cancer](#) screening
- [Domestic and interpersonal violence](#) screening and counseling
- [Human Papillomavirus \(HPV\) DNA Test](#) every three years
- [Mammography](#) screenings every one to two years for women older than 40
- [Osteoporosis](#) screening for women older than 60 depending on risk factors

- [Well-woman visits](#) to obtain recommended preventive services for women under 65

For more detailed information, visit [Anthem's health care reform site](#) dedicated to the topic.



WEBSITE RESOURCES

Preventive Services for Women:

<http://www.healthcare.gov/news/factsheets/2011/08/womensprevention08012011a.html>

Descriptions of Covered Services at Healthfinder.gov:

<http://healthfinder.gov/prevention/ViewTopic.aspx?topicid=48>

Anthem's Health Care Reform Site:

<http://www.makinghealthcarereformwork.com/healthcarereform>

Generic Drugs Offer Cost Savings and Value

For Battelle and PNNL medical plan members, prescription drug coverage is administered by CVS Caremark. Prescription Benefit Managers like CVS Caremark track usage of generics within their programs by figuring the generic dispensing rate. The generic dispensing rate is calculated by dividing the total number of generic prescriptions by the total number of prescriptions dispensed in a given time period. For every 1 percent increase in Battelle's and PNNL's generic dispensing rate, the gross pharmacy spend is estimated to decrease by 2.5 percent. Lower costs for the Battelle and PNNL plan sponsor mean lower costs for plan participants.



Battelle and PNNL employees and retirees have been embracing the cost-saving opportunity that generics provide.

Battelle and PNNL employees and retirees have been embracing the cost-saving opportunity that generics provide. Battelle and PNNL plan participants have gone from a generic dispensing rate of 69.4 percent just a few years ago to 76.5 percent as of August of 2012.

At the end of 2011, the cholesterol-lowering drug Lipitor, commonly prescribed to treat or prevent cardiovascular disease, became available in generic form. The generic version of Lipitor is currently available, while other medicines prescribed to lower cholesterol such as Crestor and Vytorin are still available only by brand name.

In 2010, Battelle and PNNL had more than \$1.1 million in claims for Lipitor, with more than 400 prescriptions filled. So far this year, we're on target to save \$225,000 to the plan because of Lipitor's availability as a generic drug. Current member cost for a 90-day supply of brand-name Lipitor is about \$120. The member cost for the same supply of the generic drug is \$20, translating to an annual savings of \$400 per member per year for those who purchase the generic formula under Battelle's and PNNL's prescription drug benefit.

Additional brand-name medications

expected to be available in generic form before the end of 2012 include Diovan, Maxalt MLT, Temodar, and Tricor. In addition, there are a number of popular brand-name drugs tentatively scheduled for generic launches sometime between the third and fourth quarter of 2013. The drugs scheduled within this timeframe include Aciphex, Cymbalta, and Niaspan. Availability of generic versions of these medications also will most likely have a positive impact on Battelle's and PNNL's generic dispensing rate.

For more information about your

prescription drug benefit or to view the formulary drug list or value generics list, visit the [PNNL](#) or [Battelle](#) Benefits website or www.caremark.com

Sources: CVS Caremark, Wikinvest

WEBSITE RESOURCES

CVS Caremark website:
<http://www.caremark.com>

What You Can Do to Save

1. Always ask your doctor if a generic is available for the medicine you are being prescribed.
2. Ask your doctor to allow generic substitution on all your prescriptions.
3. Ask your pharmacist to fill your prescription with a generic equivalent, if available.
4. Order your prescriptions through the CVS Caremark Mail Service Pharmacies. Your prescription benefit allows CVS Caremark to fill your prescription with a generic equivalent for your prescribed medicine if your doctor permits.



PNNL Retirees Save Money with PerksCard

A new season of PerksCard is upon us and, if you've never signed up or signed up and forgot to use these discounts, now is your chance! PerksCard is open to PNNL employees, retirees and their families and is great way to save money locally, online and when you travel. PerksCard has set up an online portal just for PNNL employees that highlights discounts for a variety of goods and services. From big things like buying a car or purchasing a home to everyday activities like going out to dinner or dry-cleaning, PerksCard has something for everyone. And it's easy to get set up simply by following the steps shown at the table to the right.

If you registered but forgot your username or log-in, there is an easy link to recover your password or you can call the PerksCard customer service number at 1-877-253-7100 for assistance.

The other great thing about PerksCard is that the program works for you! So, if you have a business you'd like to see discounted, just e-mail life@pnnl.gov with the suggested business and its contact information and PerksCard will try to get that set up for you.



HOW TO REGISTER FOR YOUR PERKSCARD

1. Go to www.perkscard.com
2. Click on the "Register Now" located at the top of the homepage
3. In the field labeled "Your Group Code" (second field) simply enter BPND12
4. Fill out your profile information and click "Register" at the bottom of the page
5. Once you register, you can print out your card by clicking the link in the left hand navigation bar and review the discounts in your area

WEBSITE RESOURCES

PerksCard website:
<http://www.perkscard.com>

Shingles Vaccine Coverage Tips

Shingles is a painful skin rash that can occur in adults. It occurs within a person's nerve roots when a dormant varicella zoster virus (the one that causes chicken pox) becomes active again.

Cost and storing requirements of the shingles vaccine limit many primary care doctors from stocking it, making it difficult for plan participants to find doctors who administer it in their offices. Effective last year, Battelle and PNNL began covering the shingles vaccine Zostavax in full under the CVS Caremark prescription drug plan for plan participants who are age 50 and older.

The process of obtaining the vaccine can be complicated. Here are some tips to help make it easier:

- You will need to obtain a prescription from your doctor. You will be able to bring the prescription to any one of the plan's participating [retail pharmacies](#).
- Some pharmacies stock the vaccine while others don't. You will want to call your local pharmacy in advance to verify whether it stocks the vaccine prior to dropping off your prescription.

- Some pharmacies administer the vaccine on-site, and some don't. If the pharmacy administers it on-site, you may be charged an administration fee for the service. This fee is not covered by the prescription drug plan and you will have to pay for it out-of-pocket.
- If the pharmacy does not administer the vaccine on-site, you will need to bring it back to your doctor's office to get the shot. In this case, it is important that you obtain transporting instructions from either your doctor or pharmacist.
- If the pharmacy indicates there is a co-pay associated with the prescription, have the pharmacist call a CVS Caremark Customer Care representative at Battelle's (1-888-543-4919) or PNNL's (1-877-668-8993)

dedicated call line for assistance with processing the claim. The shingles vaccine is covered at a zero dollar co-pay for all plan members.

As a reminder, Battelle's and PNNL's medical plans also provide coverage for the shingles vaccine. If you are able to locate a doctor that stocks the vaccine in his or her office, the cost of the vaccine is covered as part of the preventive care benefit.

Shingles is only one of the immunizations the [Center for Disease Control](#) recommends for adults. See the accompanying chart for information about additional recommended vaccines, when and how often they should be administered.

WEBSITE RESOURCES

Caremark's Website for Participating Retail Pharmacies:
<http://www2.caremark.com/battelle/?locate-a-pharmacy>

Center for Disease Control's Recommended Vaccine Schedule:
<http://www.cdc.gov/vaccines/schedules/easy-to-read/index.html>

CDC RECOMMENDED IMMUNIZATIONS FOR ADULTS						
Then you should get these vaccines	If you are this age,					
	19 - 21 years	22 - 26 years	27 - 49 years	50 - 59 years	60 - 64 years	65+ years
Influenza (Flu)	GET A FLU VACCINE EVERY YEAR					
Tetanus, diphtheria, pertussis (Td, Tdap)	GET A TDSP VACCINE ONCE, THEN A TD BOOSTER VACCINE EVERY 10 YEARS					
Varicella (Chickenpox)	2 DOSES					
HPV Vaccine for Women	3 DOSES					
HPV Vaccine for Men	3 DOSES	3 DOSES				
Zoster (Shingles)					1 DOSE	
Measles, mumps, rubella (MMR)	1 OR 2 DOSES			1 OR 2 DOSES		
Pneumococcal (pneumonia)	1 OR 2 DOSES					1 DOSE
Meningococcal	1 OR MORE DOSES					
Hepatitis A	2 DOSES					
Hepatitis B	3 DOSES					

Boxes this color show that the vaccine is recommended for all adults unless your doctor or nurse tells you that you cannot safely receive the vaccine.

Boxes this color show when the vaccine is recommended for adults with certain risks related to their health, job or lifestyle that put them at higher risk for serious diseases. Talk to your doctor or nurse to see if you are at higher risk.

No recommendation

CVS Offers Retail Location Solution

Over the past few years, PNNL retirees have voiced their concerns regarding the lack of available CVS Caremark pharmacies in the area. PNNL and Battelle leadership listened and heard these concerns. They have been working diligently with CVS Caremark to develop a customized solution to address the needs of PNNL retirees.

After carefully considering a number of options, PNNL, Battelle and CVS Caremark are pleased to announce PNNL Extended Days Supply Network, effective January 1, 2013. This new program offers a solution that will provide PNNL retirees in the Tri-Cities the ability to fill a 90-day prescription at the retail pharmacies in the Washington State locations listed below. CVS Caremark has made special arrangements with four Wal-Mart pharmacies in Eastern Washington that will allow PNNL retirees to obtain a 90-day medication supply at the mail service co-pay.

This option is only available at the four Wal-Mart pharmacies listed in the accompanying chart and only applies to PNNL retirees. To fill your 90-day prescription at one of the PNNL Extended Days Supply Pharmacies, obtain a 90 day prescription and have it filled at one of the pharmacies listed below. Alternatively, you can simply



ask your doctor to call in your 90-day prescription to one of the listed local pharmacies.

As always, if you live where CVS Pharmacies are available, you can still participate in the "90 days retail same as mail program"

by filling your 90-day supply at a CVS Pharmacy and paying the mail service co-payment/co-insurance rate.

We hope this solution will be a welcome addition to your pharmacy benefits.

PNNL EXTENDED DAYS SUPPLY CO-PAYMENT STRUCTURE

Type of Drug	Mail Order/PNNL Extended Days Supply Co-payment (90-day supply)
Generic	\$20 co-payment
Formulary (Preferred) Brand	The greater of \$100 or 30% of Rx cost up to a maximum of \$160
Non-Formulary (Non-Preferred) Brand	The greater of \$140 or 30% of Rx cost up to a maximum of \$260

PNNL EXTENDED DAYS SUPPLY NETWORK PHARMACIES

Wal-Mart Pharmacy	2720 S Quillan Street	Kennewick, WA 99337	509-586-1574
Wal-Mart Pharmacy	4820 N Road 68	Pasco, WA 99301	509-543-7947
Wal-Mart Pharmacy	2801 Duportail Street	Richland, WA 99352	509-628-1370
Wal-Mart Pharmacy	1700 SE Meadowbrook Blvd	College Place, WA 99324	509-525-3626



Retirees living in Seattle, Wash. area can pick up a 90-day retail supply at The Care Plus CVS/Pharmacy located at:

**1001 Madison Street
Seattle, WA 98104
206-381-1259**



Retirees living in Portland, Ore. area can pick up a 90-day retail supply at the Care Plus CVS/Pharmacy located at:

**1309 NW 23rd Avenue
Portland, OR 97210
503-295-7941**

DENTAL

Dental Plan

If you're enrolled in the dental plan, your claims are administered by Delta Dental. Delta Dental provides you with access to two of the nation's largest networks of participating dentists: the Delta Dental PPO network and the Delta Dental Premier network.

Contact Info:

Customer Service:
800-524-0149
www.deltadentaloh.com

Claims Only Mailing Address:
PO Box 9085, Farmington Hills, MI 48333-9085

Written Inquiries Mailing Address:
PO 9089, Farmington Hills, MI 48333-9089



MEDICAL

Medical Plan

Your medical benefits provide coverage for routine, preventive and emergency health care throughout the year.

Contact Info:

Customer Service:
800-514-3021
Anthem 24-Hour Nurse Line:
888-596-9473
www.anthem.com



PHARMACY

Prescription Drug Benefits

Having a prescription drug benefit helps manage the cost of your prescription needs. Your prescription drug coverage is administered by CVS Caremark.

Contact Info:

Battelle-dedicated
Customer Service Line:
888-543-4919
PNNL-dedicated Customer Service
Line: 877-668-8993
www.caremark.com
www.caremark.com/battelle



VISION

Vision Coverage

Anthem Blue View Vision – If you are enrolled in Battelle's Network Only Medical Plan for Retirees not Eligible for Medicare, you will automatically be enrolled in Anthem's Blue View Vision Plan for vision supplies. Vision exams for PNNL retirees not eligible for Medicare are covered under the medical plan.

There is no vision exam or hardware coverage under the Battelle Complement Plan for Retirees Eligible for Medicare.

Contact Info:

Customer Service:
866-723-0515
www.anthem.com



**BATTELLE
READER INFORMATION**

How to Reach Us

Benefits Administration

Benefits Hotline:
614-424-6351

Online: www.battelle.org/benefits

E-mail: bcobenefits@battelle.org

Mail:
Benefits Administration
Battelle Memorial Institute
505 King Avenue, A-194
Columbus, OH 43201



**PNNL
READER INFORMATION**

How to Reach Us

Benefits Office
ROB 1286

Benefits Phone:
509-375-6361

Online: <http://benefits.pnnl.gov/retirees.stm>

E-mail: ask.benefits@pnnl.gov

Mail:
Benefits Office
Pacific Northwest National Laboratory
902 Battelle Boulevard
Richland, WA 99352

