

### Express Scripts Drug Plan

The UFOA has revised the Express Script Drug Plan for Medicare Members. Express Scripts now has a Medicare Part D plan. If you were in the UFOA drug plan last year and on Medicare you were automatically enrolled in the new plan. Unfortunately, both the UFOA and Express Scripts could have provided a better explanation as what we had to do.

A major change is that both you and your wife have plan different ID numbers. You should have received new cards in the mail along with an explanation of the new plan. If you had an internet account and were ordering your renewals on line you will notice that your prescriptions are no longer listed under your old account number. You will have to reregister using the new account numbers. You will need a separate internet account for your wife. For your account all you will have to do is reregister. For our wife's account as the credit card number was not transferred to her new account you will also have to contact Express Scripts by telephone and give them a credit card. Once you reregister all your prescription information will appear. If your spouse is not on Medicare check with Express Scripts as to procedures to be followed.

When ordering prescriptions at a local pharmacy you will have to reregister using the new ID numbers. You now can get some 90-day orders directly from your pharmacy and not have to use mail order. There will be a slight price difference which you can check.

I also checked with the UFOA and Express Scripts regarding the ability to get 90-day supply of certain prescriptions directly from a pharmacy (Costco – Shop-Rite, Walmart etc.) at a lower price than the co-pay Express Scripts charges. They both have no problem with it and encourage you to get the best price you can. The only thing the UFOA said is not to give the pharmacy your Express Script card as they might send the charge into Express Scripts. Either go to a different pharmacy or check with your present pharmacy to make sure they will give it to you without using the plan. This can be a substantial savings. (P1/09)

### HELPS

HELPS is a new retiree health care benefit that provides a tax-free distribution of up to \$3,000 from retirement plans to help retirees pay for health insurance or long-term care insurance.

The IAFF won an unprecedented congressional victory with the passage of the Health Care Enhancement for Local Public Safety Officers (HELPS) act. Under it, retirees can receive a tax-free distribution of up to \$3,000 from retirement plans to help pay for health insurance or long-term care insurance premiums. The IAFF encourages affiliates to remind retirees about the HELPS benefit.

Under the benefit, the IRS will allow retired fire fighters to exclude from income distributions made from eligible retirement plans up to \$3,000 annually to pay the costs for accident or health insurance or long-term care insurance. The funds can cover the retiree, spouse or dependents. The distribution must be made directly from the retirement plan to the insurance provider. Eligible retirement plans include qualified trusts, section 403(a) plans, section 403(b) annuities and section 457(b) plans.

This is from the IAFF web site. I am sure more detailed info will come. P2/08

### Catastrophic Insurance

It has come to our attention that some retirees do not understand the deductible clause of the Catastrophic Insurance we purchase through the unions. There is a \$10,000 deductible that must be met before the Catastrophic Insurance will cover the cost. However, the deductible is not out of pocket expenses. Any expenses occurred even if they are paid for by Medicare or your secondary insurance coverage count toward the deductible. The money does not have to come out of your pocket.

It does not take much to meet the deductible. A few days in the hospital, an MRI, Cat Scan, blood tests and doctor visits will quickly meet the deductible. After that everything you have to pay out of your pocket is covered. Keep in mind you can get a second opinion from a doctor or hospital covered by your plan.