

## IMPORTANT NUMBERS

FUND OFFICE	215-542-8211
SUB LINE	888-542-8511
ACTIVEHEALTH & NURSELINE	866-955-IUOE
IBC	800-ASK-BLUE
ESI	866-294-1558
FIDELIO	215-885-2443
PCN	800-366-0129
HEALTHCARE SOLUTIONS	800-655-8125

## IMPORTANT WEBSITES

LOCAL 542	WWW.IUOE542.COM
FUNDS	WWW.IUOE542FUNDS.COM
IBC	WWW.IBX.COM
ESI	WWW.EXPRESS-SCRIPTS.COM
FIDELIO	WWW.FIDELIODENTAL.COM
ACTIVEHEALTH	WWW.ACTIVEHEALTH.COM

COMING SOON

2010

You can use the Funds Website to:

- View Your Work History & Eligibility
- Buy Up online using Credit Card

[www.IUOE542FUNDS.com](http://www.IUOE542FUNDS.com)

### Don't Forget

Motor Vehicles Accidents  
are not Covered

College Students Verification is needed:

- By January 15th for Spring Classes
- By September 15th for Fall Classes

### WE NEED TO KNOW

When you -

- Get Married
- Have a Child
- Get Divorced
- Change Address

ALL  
FORMS  
AVAILABLE  
ONLINE

MAIL CORRESPONDENCE TO:  
IUOE BENEFIT FUNDS  
1375 VIRGINIA DR., SUITE 102  
FORT WASHINGTON, PA 19034

From all us at the Funds office  
We like to wish you and your family  
a Wonderful Holiday and  
a Happy New Year.

# HEALTHFUL HINTS

WINTER 2009

## Step Therapy Program

Starting in 2010 the Welfare Fund will be implementing a new Prescription Drug Program, Step Therapy. Not only will this program save you and the Fund money - it's the right choice to make.

## How the Step Therapy Program Works

If you are taking a Maintenance Drug for the **first time**, when you take your prescription to the pharmacy or use ESI's Mail Order, ESI will contact your doctor to see if they can prescribe the therapeutic-generic instead.

The reasoning behind the program is the generic drug, regardless of the manufacturer, works just as well for most patients.

## Here's an Example to help explain Step Therapy

Your doctor prescribes Lipitor, which is made by Pfizer to lower cholesterol. Lipitor does not have a generic, but Zocor made by Merck does have a generic, Simvastatin. Both drugs are used to treat High Cholesterol. Does it make a difference what drug you take, as long as it lowers your cholesterol?

In this example, the Fund will save \$3.94 per pill or **\$1,438.10 per year!** Now if it doesn't work the program will "step" up the medication to one that works for you. Our goal is to treat your ailment at the lowest cost.

## Zero Co-Pay for 6 Months

Effective January 1st, 2010- for members **already** taking a medication within the Step Therapy Program, we are offering a **no-cost** option for you. You can try the therapeutic generic and we will cover the cost including the co-pay for 6 months. ESI will be mailing letters to all members who qualify for this offer.



The Welfare Fund contracted with **ActiveHealth** to deliver services that give you the information you need to be an active participant in your health. Whether it's learning about an opportunity for better care, a potential medical issue or advice on managing your chronic conditions, **ActiveHealth** gives you the information you need to work closely with your doctors and make informed medical decisions.

**ActiveHealth's CareEngine System**, helps improve the quality of care you receive. It compares data from your medical, pharmacy and lab claims against established best medical practices. If an opportunity for better care or a potential medical issue is found, a clinical alert, called a **Care Consideration**, is issued. **Care Considerations** are communicated to your doctor, or both you and your doctor. If you get a Care Consideration in the mail, we encourage you to discuss it with your doctor or if you get a call at home, please take the call. We all win when you get and stay healthy.

**Disease Management** is a unique program for adults and children with chronic conditions. **Disease Management** is designed to help you better manage your health and actively work with your doctors to improve your care.

Through the **Disease Management** program you'll have access to a Nurse Care Manager who will act as your personal health coach. He or she will utilize a unique set of data, educational resources and technology to help you understand and manage your conditions.

**ActiveHealth** can help you and your family in 3 ways:

1. **Nurseline** - talk to a nurse for any medical question you might have 24 hours a day, 7 days a week.
2. **Care Considerations** - makes sure you and your dependents get the care necessary to staying healthy.
3. **Disease Management** - helps you with your chronic condition.

**If you are contacted by ActiveHealth, take the call or return their call - 866 - 955 - IUOE (4863)**

### SUB Benefit Increased

The Trustees, realizing how hard the recession has effected our members, decided to increase the Weekly Benefit to \$200 for December through March. Remember this is for Saturdays ending in those months.

**SUB Line 888-542-8511**

### Medicare Mandate

**If your Over Age 55** we need your spouse's Social Security Number

To avoid a lapse in welfare coverage, please provide the Welfare Fund with your Spouse's Social Security Number ASAP.

### OVER 65 & RETIRING

**YOU MUST SIGN UP FOR MEDICARE PART B.**

**PLEASE DO THIS A FEW MONTHS PRIOR TO RETIRING TO AVOID A LAPSE IN MEDICAL COVERAGE.**

### Self-Injectable Benefit Change

Starting on January 1, 2010, **Independence Blue Cross** will no longer provide benefits for most self-injectable drugs under our medical benefits. They will now be covered by our specialty drug provider **Cura-Script** which is a division within **Express-Scripts**.

With IBC revising how they cover self-injectables, the Welfare Trustees did the same thing and implemented a Co-Pay change for 2010. So for those participants already using ESI for their self-injectable medications, your out of pocket expense should get reduced.

Effective 2010, the co-pay for these medications is \$40.00. Prior to 2010, the member co-pay was 20% of the cost of the medication.

If you are using one of these medications, you should contact **Express-Scripts** at **866-294-1558** prior to January 1st.

**DID YOU KNOW?  
THE PENSION PLAN HAS  
3 SURVIVORSHIP OPTIONS:**

Joint & Survivor 100%  
Joint & Survivor 75%  
Joint & Survivor 50%

**Preferential Care Network** (PCN) is the Funds Mental Health and Substance Abuse Provider. If you or one of your dependents needs help, please do not hesitate to call PCN. All calls are kept confidential.

**800-366-0129**