

# HealthBenefitPlanner

Summer 2006

## Generic Medications—Prescribed for “Real Consumers”

There was a time when anything labeled “generic” was negatively viewed. Generic products were thought to be inferior to brand name products—cheap, ineffective and of poor quality.

Perhaps you remember when generic foods came in black and white packaging, offering only the name of the product and the ingredients. People purchasing these products were perceived as economically challenged or cheap, as opposed to being smart consumers. Some were even made fun of, but these folks had the right idea (whether they knew it or not).

Times have now changed and “real consumers” are defined as those who seek out the best buy regardless of brand. This buying behavior is even demonstrated in prescription drug purchasing. Today, generic medications account for about 50 percent<sup>1</sup> of the prescription drugs purchased in the U.S. Consumer education efforts have worked to debunk myths and deliver the facts about generic medications relating to: quality, safety, efficacy and cost. The bottom line is: generic drugs are equivalent to brand drugs and are mainly distinguished by cost.

Generic prescription medications are rapidly achieving preferred status among consumers. Some consumers anxiously await the patent expiration of certain medications. Once a drug goes off patent, other pharmaceutical companies can produce a generic version and have it approved for sale by the U.S. Food and Drug Administration (FDA). The generic is then offered at a lower cost than its brand name counterpart.

<sup>1</sup> U.S. FDA/Center for Drug Evaluation and Research: “Protecting our Health/Generics: What Everyone Should Know”, created June 25, 2004, revised April 10, 2006.

(continued on page 2)



### The Mail Handlers Benefit Plan

## Issue Highlights:

Healthy Outlook—Health Risk Assessments . . . . .	2
Doctor Visit Show and Tell . . . . .	3
Dare To Compare—Provider Cost and Quality . . . . .	3
Reducing Workplace Stress . . . . .	4
MHBP—Convenient Connections . . . . .	5

## Healthy Outlook—Health Risk Assessments

What is risk? Webster’s Dictionary defines risk as “the possibility of suffering harm or loss.” When it comes to our health, we believe in the possibility of achieving and maintaining good health. This is sometimes easier said than done, but our overall intentions are good. Intentions are one thing, but action is another. So how do you assess if you are on track to meet your health goals? Are you aware of how your current behaviors affect your health status? Are you unknowingly at risk for a health condition? Or, how you might advance from good to excellent health? We have answers for you!

The **YOUfirst™** Health Risk Assessment is an on-line tool that lets you provide information about your activities of daily living that may influence your health, both now and in the future. The assessment is accessible from our website, **www.mhbp.com**, offering you a secure environment to share information. You will be the only one who has access to your information, using an ID and password you select. The Health Risk Assessment is completed online and will lead you through a series of questions that will help determine your individual health risk. At the end of the questionnaire, you will receive a customized report that will tell you about your health risks. The report will also suggest changes you may wish to make that can lower your risk. A printable version of your customized report will be made available so that you can discuss it with your health care provider\*. The Health Risk Assessment offers a wealth of information to aid your quest for optimal health and well being. Log on today and get on the right track! ✉

*\*Before you take any action based on the information in the survey, you should discuss the results with your health care provider.*

Our drug guide is routinely modified to reflect the availability of new generic or other medications. Changes of this kind may result in drugs moving from one tier to another. When this occurs, notification is sent to individuals using the affected drug and an updated drug guide is posted to our website. New generic drugs translate to savings for Standard or High Option members since they cost only \$10, with no deductible to meet first. It’s also important to note that once a generic drug becomes available, if you request the brand name drug your copayment will be higher. This is because the brand name drug now falls into a different category, which carries a higher copayment. Whenever possible, consider using generic medications\* or lower cost alternatives—It’s what “real consumers” do. ✉

*\*Ask your doctor if switching to a generic medication is right for you.*

For more information on generic drugs visit:  
[www.fda.gov/cder/consumerinfo/generic\\_factsabout\\_text.htm](http://www.fda.gov/cder/consumerinfo/generic_factsabout_text.htm)

### New Generics—Compare the Savings (Example applies to Standard Option and High Option only)

Brand Name (Retail Cost)	Generic (Retail Cost)	Your Generic Copayment	Your Savings
Pravachol— 30-day supply \$125	Pravastatin— 30-day supply \$100.80	\$10.00— no deductible	\$90.80
Flonase— One inhaler \$72.76	Fluticasone— One inhaler \$47.68	\$10.00— no deductible	\$37.68

*Please note: Not all generic medications are FDA approved for mail order pharmacy. If you are utilizing this service, please contact Caremark at 866-623-1441 for information before placing your order.*

## Doctor Visit Show and Tell

There is more to preparing for a doctor visit than simply making an appointment. Doctors rely on you to share information before being examined, so it's important that you are able to participate in this dialogue. It may be helpful for you to think about going to the doctor as a show and tell presentation.

### What you should be able to SHOW includes:

- Your health plan ID card
- Medications you take regularly (prescription drugs, over-the-counter medications, vitamins and nutritional supplements)
- Prior medical records, x-ray film and lab results (if you are seeing a new doctor)
- Areas of pain, discomfort, or abnormality
- The First Health Rx Drug Guide (so that cost-effective drugs can be prescribed)

### Information you should be able to TELL includes:

- Medical history (yours and any relevant family history)
- Reason for the visit (problems, symptoms, occurrences, etc.)
- Behavior and changes relating to food, diet, exercise and other habits
- Research you may have found relating to your condition or symptoms
- Benefits that offer you extra savings such as, using network specialists and your 100% lab benefit through Quest Diagnostics

These are just a few things you can do to have a productive office visit. But, by all means, don't forget to **ask questions**. Upon leaving your doctor visit you should be clear on: medication instructions, dietary requirements, condition changes to watch for, desired outcome, next steps and so on. Take notes and ask for written instructions if it helps your understanding. You may even wish to schedule a follow-up appointment. Never be ashamed to call your doctor after your visit—you're always better safe than sorry. Be prepared to show and tell at your next doctor visit! ☒

## Dare to Compare—Provider Cost and Quality

Thanks to the internet, we have a wealth of information at our fingertips enabling us to be better consumers. We shop and compare airfares, hotels, cars and a host of other products and services in search of the best value. Is it possible to do the same when looking for a health care provider? Certainly! While there is still more room for growth and development in this field, some progress has been made. For example, MHBP offers two great tools to help you estimate health care expenses and select quality providers:

### Network Fee Lookup Tool

The Network Fee Lookup Tool, developed by First Health, allows you to obtain general cost information for common health care services performed by network providers. Cost information is produced once you enter your zip code and select from a pull-down menu for doctor visits, lab tests and other medical procedures.

The costs presented in the Network Fee Lookup Tool represent the typical charge for selected procedures or services in a specified geographic area and are based on fees charged by providers participating in the First Health network. Your out of pocket costs would be based on your copayment or coinsurance for covered services under your plan.

### Hospital Comparison Tool

The Hospital Comparison Tool, developed by HealthShare Technology, Inc. (newly acquired by WebMD Corporation), allows you to create an independent comparison of hospitals within a specific geographic area by procedure or diagnosis. You will be able to make informed decisions on where to receive medical care by comparing the results for: number of patients treated per year, average length of stay, and mortality and complication rates.

Visit [www.mhbp.com](http://www.mhbp.com) to access these consumer tools. Like finding a good pair of shoes or a power tool on sale, you'll be glad you did. ✉

## Reducing Workplace Stress

### Creating a Stress-Free Work Zone

(Article provided by: United Behavioral Health)

According to a study by the Center for the New American Dream, more than 50% of Americans would be willing to take a day off work without pay in an effort to feel less stressed and have more time with their families.<sup>1</sup>

In today's fast-paced world, people are working longer hours and taking less time for themselves. Stress has become a strong presence in our lives and is taking a toll on both our physical and emotional health.

According to the National Institutes of Health, 80-90% of all illnesses are caused by stress either directly or indirectly.<sup>2</sup> More people are becoming aware of the strong connection between mind and body, and the effects that one can have on the other.<sup>3</sup> Since people spend most of their time working, it is natural for the majority of stressful situations to arise at work. Issues such as time management, deadlines, and difficult co-workers can create high-stress situations. It is important to be able to identify these situations and begin taking preventive steps to avoid them.



### Here are ten tips for relieving workplace stress:

- 1. Eat Right.** During work hours, we have a tendency to neglect our body's needs by eating unhealthy snacks. Eating healthy food can increase your energy.
- 2. Drink Less Caffeine.** Drinking lots of coffee and sodas can increase your stress levels. If you can't cut out caffeine beverages completely, try to alternate your caffeine intake with healthier beverages or snacks.
- 3. Exercise.** Exercise is a great way to relieve stress, so try to take a brisk 10-minute walk during the day, even if it means a walk around the office or building. Walking will help to get your blood moving and give you a mental break from your tasks.
- 4. Eliminate Noise.** Background noise can be distracting and unsettling. If you are finding it difficult to concentrate due to excessive noise, invest in earplugs to block out the noise.
- 5. Stretch.** Stretching will help to relieve stiff muscles, which can hold tension and make you feel more stressed.
- 6. Simplify the Morning.** Getting up 15 minutes earlier, and packing lunches or laying out clothes the night before, can help create a routine and get you organized.
- 7. Think Positive.** Take a few minutes to reflect on the good things in life. Taking stock of what you have can instantly improve your mood and outlook.
- 8. Breathe.** When we are stressed, we have a tendency to take shallow breaths, which can result in feeling more tense. Start by inhaling deeply through the nose for a count of eight, then exhaling slowly for a count of 16. Concentrate on your counting and breath.

(continued on page 5)

(continued from page 4)

- 9. Rest.** Be sure you are getting enough sleep at night. Not feeling rested can add to your stress level and make you feel more overwhelmed. If you have been experiencing recurring sleepless nights, consult your physician for guidance.
- 10. Enjoy life.** Try to do something you love every day to give yourself something to look forward to.

*Most stress arises due to feelings of life being out of control. By taking time to get yourself organized, and taking care of yourself, you can begin to gain control and ensure that your work day is as relaxed as possible.* ☒

<sup>1</sup> The New American Dream, Americans Eager to Take Back Their Time, Retrieved October 14, 2005, Web site: <http://www.newdream.org/live/time/timepoll.php>

<sup>2</sup> Epply, K.R., Abram, A.I., and Shear, J. (1989). Differential effects of relaxation techniques in trait anxiety: a meta analysis. *Journal of Clinical Psychology*, 45, 957-974.

<sup>3</sup> American Psychological Association, Facts & Statistics, Retrieved October 14, 2005, from APA Help Center, Web site: <http://www.apahelpcenter.org/articles/topic.php?id=6#Stress>

## MHBP Convenient Connections

MHBP is at your service whenever you need us from anywhere in the world. It is our goal to provide you with the best service possible by whatever method of contact you choose.

We are available 24 hours a day, seven days a week via telephone: **1-800-410-7778** or at **1-800-852-7195** for the hearing impaired (TTY/TDD).

Overseas members can call us at **1-480-445-5106** or refer to the International Calling Guide on our website to find the toll-free number for your location. Contact numbers for other services MHBP offers are provided on the back cover of this newsletter. You may wish to cut it out and keep it handy.

Remember that you can also contact us online anytime at **www.mhbp.com**. Chat with our service representatives online using our Live Help feature. Or email us from our website. The connection options are plenty with MHBP. So when you need us, don't hesitate to get in touch using a method that's convenient for you. ☒

To submit a claim or other correspondence use the following mailing addresses:

For medical claims (Standard, High and Consumer Options) and High Option dental claims:  
The Mail Handlers Benefit Plan  
PO Box 8402  
London, KY 40742

For prescription drug claims (applies to paper claims only):  
The Mail Handlers Benefit Plan  
P.O. Box 8404  
London, KY 40742

For MHBP Federal Dental Plan claims:  
The Mail Handlers Benefit Plan  
P.O. Box 8403  
London, KY 40742

For MHBP Federal Vision Plan claims:  
VSP  
P.O. Box 997105  
Sacramento, CA 95899-7105

# Health Benefit Planner

**The Mail Handlers  
Benefit Plan**



P.O. Box 8402 • London, KY 40742

## Contact Us

<b>800-410-7778</b>	<b>MHBP Member Services</b>	<b>800-804-4384</b>	<b>Vision One Information</b>
<b>800-254-0227</b>	<b>MHBP Federal Dental &amp; Vision Plans</b>	<b>888-432-7464</b>	<b>HearPO Network Information (888-HEARING)</b>
<b>866-623-1441</b>	<b>Mail Order Pharmacy Refill Service</b>	<b>800-446-2279</b>	<b>Mayo Clinic Appointment Office</b>
<b>888-705-2020</b>	<b>Cole NuVision LASIK Network</b>	<b>480-445-5106</b>	<b>Overseas Enrollees</b>

©2006 First Health Group Corp. All rights reserved. First Health® and the heart logo are registered service marks of First Health Group Corp. (A Coventry Health Care Company). All other names and (registered) trademarks are the property of their respective owners.

This is a summary of the Mail Handlers Benefit Plan. Before making a final decision, please read the 2006 official Plan brochure (RI 71-007). All benefits are subject to the definitions, limitations and exclusions set forth in the 2006 official Plan brochure.

Contact us at 800-410-7778 or visit us on the Web: [www.mhbp.com](http://www.mhbp.com)