



*Serving Employees and Retirees of School Districts in Sayville, Smithtown, South Country, Three Village*

## Summer 2014 BULLETIN June 2014

### CATAMARAN

#### HOME DELIVERY PAYMENT PROCESS

You can use the Plan's network mail-order services for certain kinds of drugs. These "maintenance drugs" are drugs that you take on a regular basis. To get information about filling your prescriptions by mail, please call the Catamaran Member Services Center number on your prescription card or visit the website at:

[www.mycatamaranrx.com](http://www.mycatamaranrx.com). Please note: you must pay for your mail order prescription prior to your order being shipped for any medications that exceeds \$49.00. If you owe a balance or your new order exceeds that amount, it will ***not*** be sent until a method of payment is received by Catamaran. You can register a credit card and give permission to Catamaran to bill the credit card or you can enclose a check with your order. If your doctor submits a prescription electronically, it will ***not*** be filled until payment is made.

If using mail order, we encourage you to arrange for payment prior to submitting a prescription. Co-pay information is available on-line or by calling Customer Service.

#### GENERIC DRUGS

SSEHP is always looking for ways to provide the best health care available while being mindful of the cost to our members and the districts. One way to accomplish this is to help our members use drugs in the most effective ways. Beginning September 1, 2014, we will require the use of generic drugs whenever possible for anyone using a drug for the first time. A "generic" drug works the same as a brand drug but usually costs less. When a

generic version of a brand name drug is available, our network pharmacies must provide you with the generic version. In the event your doctor notifies Catamaran that there is a medical reason why the generic drug will not work for you, then the brand name drug will be covered. Your share of the cost will be greater for the brand name drug than for the generic drug.

#### CanaRx

Effective September 1, 2014 a new ***voluntary*** mail order drug program for ***brand name prescriptions*** will be available through **CanaRx**. This voluntary program is in addition to our current prescription benefit plan and does not replace Catamaran Rx.

CanaRx is a cost saving mail order drug program for ***brand name prescriptions (Tier 2 or Tier 3)*** from Tier One Countries, an international mail order option, with no out-of-pocket expenses.

CanaRx Services Inc. is a privately held Canadian company incorporated in 2002. Founded by doctors, pharmacists and health care professionals, the goal was and is to provide safe affordable Brand Name maintenance medications at a uniform reduced cost to all American residents.

CanaRx contracts government-licensed pharmacies in Canada, the United Kingdom, Australia and New Zealand (Tier One countries as designated by Congress) to supply Brand Name medications, packaged and sealed by the original manufacturer, for direct delivery to all participants.

All CanaRx programs are based on **voluntary** participation in order to comply with FDA directives that allow individuals to obtain medications for personal use.

Should you have any questions regarding the program, please call the CanaRx toll free phone number **directly** at **1-866-893-6337**.

Or visit <http://www.ssehpmeds.com/>

**Please do not call** Customer Service numbers at United Healthcare, Catamaran Rx or the Benefit Coordinators with your questions. They should be directed to CanaRx for the most accurate information.

**Remember**... this is a **voluntary** program and not replacing your current prescription benefit plan.

## **ANNUAL STATEMENT OF THE SUFFOLK SCHOOL EMPLOYEES HEALTH PLAN FOR**

### **THE FISCAL YEAR ENDED DECEMBER 31, 2013.**

Included in this Bulletin is a condensed summary of the annual financial report that has been filed with the NYS Insurance Department. Please refer to the enclosed document for the details regarding Suffolk School Employees Health Plan.

### **KEEPING YOUR COVERAGE UP TO DATE**

Please inform the Benefits Department in your district when there is a change in family circumstances. Some of these qualifying events are:

- You marry or divorce
- You acquire a dependent
- You no longer have any eligible dependents. Your children are eligible for coverage up to the age 26

- You no longer wish to provide coverage for a dependent
- You have a disabled dependent
- Your spouse or dependent passes away
- You or a covered dependent become eligible for Medicare benefits due to age 65 or under age 65 because of a disability.

### **Your Status Changes:**

- You are going to retire
- You are affected by a layoff
- You are going on leave without pay
- You want to continue your health coverage while in vested status
- You become disabled and want to apply for a Waiver of Premium
- You want to cancel your health coverage to obtain dependent status under your spouse's Suffolk School Employees Health Plan coverage

If possible, please give notice within one month of the event.

## **HEALTH ADVOCATE**

We are very pleased to remind you that **Health Advocate**, an important benefit, is available to our employees and their families. Health Advocate is designed to help handle healthcare and insurance related issues by cutting through the red tape and barriers that so often create frustration and problems.

### **You will have an Advocate at your side**

With Health Advocate, you will have access to a Personal Health Advocate, typically a registered nurse, supported by medical directors and benefits and claims specialists. You will have the confidence in knowing that the entire Health Advocate team is working on your behalf to help you and represent your needs.

Here is just a sample of the many services you will now have readily available to you with Health Advocate:

- Help finding the right doctors and hospitals
- Help obtaining services for your elderly parents and parents-in-law
- Help scheduling appointments, especially with hard-to-reach specialists
- Help when faced with serious illness or injury
- Help securing second opinions
- Help obtaining cost comparisons for procedures
- Help with insurance claims and billing issues
- ...and much more!

One of the other unique features of Health Advocate is that your extended family can use these special services. In addition to you, your spouse and dependent children, your parents and parents-in-law are also be covered under this program

## **About Health Advocate**

It should be noted that Health Advocate does not provide health insurance or medical coverage. Their program is not a substitute for SSEHP. Rather, Health Advocate complements your basic health coverage by facilitating your interaction with healthcare providers and insurers.

Our decision to offer Health Advocate clearly relates to our interest in making certain that our employees have the best possible healthcare. We believe that you and your family will greatly benefit from this valuable service.

**Just call Health Advocate at 1-866-695-8622  
(toll free)**